EVALUATION OF CURRICULUM

UPTO HIGHER SECONDARY LEVEL

IN RAJASTHAN.

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Gigantic strides of education in India, have been witnessed with satisfaction, during the post-independence period. An all-out development in this vital field of national importance is indisputable. It has been testified at every stage. Educational institutions are dotting the country-side, educational programmes have undergone a considerable change and planned revolutionary changes in terms of the lower educational system as well as...

[illegible] mentioning in brief, from the late Jawahar Lal Nehru, the torch-bearer of socio-economic revolution in India, to our thinkers on educational problems of the country today, feel that more, much more remains to be done, has been not. As an author of number of course books prescribed in curricula of various boards and Universities, I strongly feel that there are certain gaps which must be filled up. Very recent survey reveals one big gap, that is of evaluation. Value judgement must be passed over what has already been done. If the present educational scene in India is right it ought to be, then, the light of continuum of evaluatory process is responsible.

The present study is limited to the evaluation of commerce syllabi upto higher secondary level in Rajasthan and incidentally as we compared the various syllabuses from the different States, I found evaluatory assessment lacking, particularly in the field of Commerce Education. An attempt has been made, in the following pages, to analyse the gaps through field survey has been attempted, educationists, teachers of

various subjects, industrialists, businessmen, old commerce students etc. were consulted and even the students studying commerce subjects today were interrogated to find out their views and assessments of the entire commerce curricula. Scientific tools and concepts have been used to locate with mathematical precision the areas of confusion and gaps. We have been at pains to show that a hard-headed pragmatism was needed to reorient and recast the commerce education for the good of the students and of the country at large.

This study could not have been possible without the timely and generous assistance of the National Council of Education Research and Training. It has been acknowledged all-round that without its active help many such studies could not have been made. I feel personally obliged to the officials of the N.C.E.R.T., connected with the project, who stood firmly by my side and encouraged me to complete the project even under those odd situations I was put in.

Here, I must acknowledge with thanks the assistance given by Prof. Chand Narain Shrivastava, who has been associated with the project since its beginning. Prof Balbir Sarup Bhatnagar extended his valuable assistance in correcting the typed copies of the report. I take this opportunity to express my heartiest thanks to my research staff members who performed their duties honestly and faithfully.

Education in general is a complex and complicated problem and needs adequate experimentation before we evolve a national pattern for whole of the country. The commerce education is not so very complex and complicated, provided its aims and

objectives are determined on the basis of some well defined empirical study and experimentation; the syllabus framing is done with an open mind and the free flow of ideas from the teachers of various subjects is maintained throughout; an assessment and reassessment of the progress achieved is made. I feel that we require a new emphases in subject offering, a radical revision of subject-contents and fullest utilisation of the potentials of the staff teaching commerce subjects.

I hope this study will pave the way for the researchers to probe into the various problems of this most neglected branch of education in India.

-S.D.Bahuguna.

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## WHY THIS PROJECT ?

To-day commerce steers the gigantic wheels of the contemporary industrial and commercial civilisation. Industrialisation, modernisation and technological revolution have not merely provided the urge and leisure for higher educational attainments but they have also increased the need for specialists in various fields of economic activities. A comprehensive and minutely detailed knowledge (and working) of the present age of management, with all its ramifications, has become indispensable. The speedy achievement of science and technology has made the modern economic department much more complex and intricate. It has openedup many more dimensions and, therefore, the study of commerce needs special considerations at all levels. Students offering commerce (and other allied subjects) must acquire its thorough and intimate knowledge right fromttheir schooling.

India needs thousands of business executives, managers, organisers and business leaders to organise and run the Private as well as the State-owned industries and trade concerns. We have to reach quickly to the take-off stage through a well-planned and regulated endeavour. our economic development should not attain to the 'take-off' stage only but lead to 'mass consumption' stage at an earliest possible time to meet the challenges of the world competition in commerce.

our nation has adopted a socialistic way of economic development and is striving hard to achieve the goal, With the declaration of new economic policy, many industrial and commercial undertakings are coming under the fold of the

Government of India and gradually the State Governments will come forward to take up such undertakings in their hands. Looking to the present trend, it is hoped that the Government will assume the responsibility of the entire trade and commerce in the country. The management and control of such undertakings will ultimately pass into the hands of Corporations and Cooperatives and a beginning has already been made in this direction. All this has accorded a higher priority to the commerce-education, reconciling the competing claims of quality and quantity.

There shall be a marked difference between the present industrial and commercial set-up and the future structure for which the nation is endeavouring vigorously and resolutely. If we honestly desire to adopt the new socialistic pattern of management, we will have to shift to more scientific and liberal system of management and control. This fact was realised by our business-class as far back as 1971. In its testimony before the Calcutta University Commission the Marwari Community stated that "An early saturation of its youth in the business method and ideas is eminently desirable". Thus a sound and systematic knowledge of modern commerce, with all its fresh applications, is of immediate urgency; delay shall spell disaster. Obviously, it shall be imperative to determine the form of the commerce-education competent to manage and regulate the economic activities and actively help the 'efficient planning' in the country. As shall be explained later on, the modern age has shifted from the age of science and technology to the age of management and we will have to give due weightage to this aspect

of the trade lest we should be elbowed in the world international trade and commerce.

GROWTH VARIATION AT COLLEGE AND SCHOOL LEVEL :-

Since independence, the enrolment in commerce education at University level has been tremendous. It has increased by 800 percent in Commerce as compared to 500 percent in Arts, and 600 percent in Science-education. However, a striking contrast is seen at the Secondary and Higher Secondary level where the enrolment has increased by about 900 percent in science with commerce trailing behind with a small 300 percent. This quantitative-gap in commerce-education may lead the commerce learning to the most disproportionate situation in the near future. Evidently, the neaptide of the commerce education, at this stage causes alarm.

A further survey of commerce education in Rajasthan reveals that there has been tremendous increase in the population of commerce students at school and University level during the years under study. Parents are in a hurry to get their children admitted into commerce at College-level but admissions at the school-level remained almost static (as compared to the college level). Heretofore, it was unthinkable in case of girls and women that they would opt for commerce-education in Rajasthan and it was considered a heroic and on the part of a girl to join commerce classes in a college. Commerce subjects were unknown in girls schools about four or five years back, but

recently a few girls' schools have started commerce subjects in the State. The number of girls is increasing rapidly and the people have started demanding the opening of commerce subjects in Government girls' schools. In boys' schools, at most of the places, commerce education has made its important mark. With the result, some of the schools have started only commerce cources and abondoned the science and arts courses altogether. This explosion in commerce education has amply paraded its might during the last three or four years, but unfortunately enough it has not attracted the attention of the people responsible for shaping the destiny of our education in the State and elsewhere in the country.

Even today, after 25 years of freedom, there is no clear-cut policy for the development of commerce education in the country, the very first line of the Education Commission (1964-66) runs as follows:

> "The destiny of India as now being shaped in her class room... it is education that determines the level of prosperity, welfare and security of the people. On the quality and number of persons coming out of our schools and colleges will depend our success in the greater enterprise of national reconstruction of principal objectives on which is to raise the standard of living of our people."

EFFORTS TO IMPROVE COMMERCE EDUCATION:

The Government of India, as early as 1882, visualised this fact and directed the Hunter Commission to enquire into the quality and character of the instructions imparted in schools. The great majority of those who prosecute their studies beyond the primary stage will never go beyond the curriculum of the middle, or that of the High School. It is, therefore, of utmost importance that the education they received should be as thorough and sound as possible. The Hunter Commission made a very valuable recommendation that at the secondary stage the courses should have two avenues, one for preparing the students for University education, and the other of a practical character intended to fit the youth for commercial, vocational or non-literary pursuits. The Hartog Committee, in 1929, established the importance by recommending the 'diversion of more boys to industrial and commercial careers at the end of the middle stage, preparatory to special instruction in technical and industrial school. 'The Sapru Committee (1934) also laid its emphasis on the diversified courses of study at secondary stage and recommended 'at the secondary stage, side by side with the general courses leading to the University, there should be parallel courses offering instruction in technical, commercial, industrial and other vocational subjects'. Submitting a comprehensive report on the post-war reconstructions and development of education in India, the Central Advisory Board of education (1944) recommended that for 'maintaining the cultural character of the Indian education; it should be designed to prepare the pupils for the entry into industrial

and commercial occupations as well as into the Universities'. The University Education Commission of 1948 remarked: 'our Secondary Education remains the weakest link in our educational machinery and needs urgent reform'. It also contended with regret that as the commerce education was not defined, it was not possible for the commission to give any recommendation for its improvement. The Secondary Education Commission (1953) did not apparently deal with the commerce education but stressed the need for the improvement of vocational education and maintained that our present educational system was toos much bookish, academic, and theoretical. The education system should be wedded to xxx pragmatism.

It is unfortunate that our leading educationists and education-planners fostered the belief that the commerce education 'does not form a part of true education' and almost left it untouched. As said earlier , the past half decade has witnessed vividly a spectacular explosion in commerce education at all levels in the country and, therefore, there are no grounds for the aforesaid belief. The enrolments in commerce-courses rose sharply and trailed behind in Science and Arts which is a testimony of its popularity among a parents and students. But it is also true that a mere rise in enrolments is not an argument to belie the belief. Let us examine how far the study of commerce subjects justifies its place in the super structure of education. The commerce education has been put to many such tests and the leading educationists, in other countries, have testified firmly and a series of their tested

findings have led to the invitable conclusion that provided the commercial subjects are properly taught (as is indeed the case with all vocational subjects) they have a significant part to play in the students' general education and personal development. During the recent years the commerce education has been defined as a branch of educational process which concerns itself with 'vocational and professional preparation for a business and other allied careers, and also with business information important for every citizen and consumer in order that he may better understand and use his business and economic surroundings. 'The teaching of commerce subjects has shown a growing awareness of the potential educational possibilities within the commercial courses and many interesting and exciting experiments have been carried out in various fields of commerce subjects to show that the best educational theories and practices are adequately applicable to their teaching. Unfortunately, these findings could not attract the imagination of persons responsible for shaping the future of commerce education in the State.

A CASE FOR EVALUATION:

Inspite of the ever increasing number of the commerce students during they past few years and demand for more schools having commerce subjects, evaluation of commerce subjects, the teaching methods and assessment etc. have not been done so far.

Evaluation has been considered as an integral part of educational planning today. It is through evaluation that we

can judge the utility of the subject for the development of the discipline, and the students educated in that discipline. The evaluation also establishes the standard of curriculum suitable to the needs of socio-economic development of the country. Higher enrolment alone is not going to solve the problems of business undertakings because only when we have efficiently run and throughly managed industries and trade, we can quickly progress. Here we need not the 'hands' alone but 'heads' too. 'Qualitative quantitative' is the slogan of the day. Surely we cannot sit quite contented with our quantitative progress. We have to strive for acquiring quality. It will call for an agonishing reappaisal of the whole system at school level without delay.

The explosion in the commerce-students' population can not be accepted as an indicator of better commerce educational structure in the State. There have been many reasons for this prise, namely :-

1. The cyclic ups and downs in different disciplines which make a particular discipline more popular at one time, and the other, at another-time.

2. Increase in the number of schools with commerce courses is another reason. The State of Rajasthan has witnessed a remarkable increase in the number of secondary and higher secondary schools through-out the State since independence and the younger generation got greater opportunities of schooling in various discipline.

3. Because of the general growth of the population, there is an increase in the population of students in the various disciplines.

4. Under the planned economic growth of the country, the demand for managers, business-executives etc. has increased to a great extent. Hence, the importance of commerce education in the country and in Rajasthan.

5. Better examination results in commerce during these years have actuated parents to send h their children to commerce courses.

6. The ever increasing number of students in commerce at University level has effected the enrolment of commerce students at school level quite favourably.

In the present context, when the achievements of science and technology are multiplying beyond expectation, the importance of commerce education has assumed new dimensions. Today the commerce is the tool essential for regulating and controlling the achievements of our technology-based planned economy. Hence the urgent need for commerce education. All those countries which are economically developed and technologically advanced, call the present age 'an age of management'. The U.S.A. has planned and developed her commerce education on scientific lines, catering to the needs of her developed industries and trade. Japan has reoriented and developed her commerce education tremendously and is on the top of the world

in the international trade and commerce. It is the systematic commerce education and professional training that has helped Japan in leading the world. The achievements of these countries should guide us in regard to developing the commerce education qualitatively. How far we have developed this discipline suiting to the modern needs is a question to be probed deeply. Looking to the present industrial and business aspirations of the country, it will have to be examined how far our commerce education is able to achieve the set goals ?

With reference to the qualitative study of the commerce education, it will be necessary that aims and objectives of commerce education are clearly determined and evaluative analysis ~~ax~~ of the curriculum is done; its teaching problems are fully examined and the teacher-student relations are assessed. It is also to be examined how far the course-books prescribed for various classes are suitable to their standards and how far they are up to the aims and objectives decided for the course. Are the books akin to modern standard of book-writing ? It should also be established whether efforts are being made to ~~kxxkx~~ inculcate a proper enthusiasm and practical aptitude towards commerce in a way other than through class teaching. How can the commerce-student acquire proficiency in the commerce courses and adopt the present political and economical way in the business-management and its control ? Confronted with such problems, I decided to assess and evaluate the present commerce education up to the Higher Secondary level in Rajasthan.

TH

THE STUDY AIMS AT:

The task is tremendous and the work is exacting. In the present report, I have taken up only the following three points with the quantitative assessment of commerce education in the State. Aims and objectives of commerce education, the curriculum and the efforts made by the Rajasthan Board of Secondary Education, and the Directorate of Secondary Education, Government of Rajasthan.

In various fields of education in the State, some valuable work is being done in the SISE, SIE and CILS. We believe that certain research work is going ~~xx~~ on in these institutions for the development of education in Humanities, Science and Languages, It is hoped that new currents of educational philosophy will come into their own and the coming generation will be able to prepare itself for national standards and shall get adequate proficiency at the international level.

However, a nescience of the urgency of commerce education is animatedly noted in their efforts. No work, worth mentioning, has been done to reformulate the commerce courses to make them challenging and appropriate. It has been observed that the SIE is apathetic towards the commerce education. Its approach is lopsided because of the policies from the above.

The general view that 'Indian education needs a drastic reconstruction, almost a revolution', is equally true of commerce education in Rajasthan. The concept of evaluation of

such a neglected discipline as commerce education, is beyond the comprehension of our educationists and the Government-machinery. Surprisingly enough, even a proper quantitative assessment of the output of this discipline has been kept in abeyance at the Government and Board level.

The Board is doing some valuable and comprehensive work in other disciplines and has carved out a place for itself in the country. It is not known why even some sustained and intensive efforts have not been made to radically after the content of the commerce education even at the level of the Board.

For the last two years, however, some summer schools have been being organised to train teachers for paper setting in commerce subjects and a few objective-type-questions have been set for the examinees.

Three Education Commissions: The University Commission, the Secondary Education Commission and the Education Commission - have been appointed after the attainment of independence and they have submitted very elaborate reports. Unfortunately, none of them could probe into the problems of the commerce education, and consequently no attention has been given to this very important discipline so far. It has to be assessed and evaluated, the efforts have been made by the Rajasthan Secondary Education Department and the Board of Secondary Education. What efforts have been made in Rajasthan for the reconstruction of commerce education with reference to the

recommendation of the M Kothari Commission, is another subject for study.

SCOPE OF THE EVALUATION:

With the aforesaid limitations, the scope of the study becomes very narrow. I have tried to judge the development of commerce education vis-a-vis the industrial and commercial development during the last ten years in the State, and tried to judge how far it has fulfilled the aspirations of the people. Has the commerce education been classified and reoriented to meet the commercial needs of the State and the country ? What has been done in the State to make the commerce education a real and distinct branche of education ? I have taken up the qualitative and quantitative aspects of the issue for analysis.

This study will help the educationists to ascertain the level of the commerce curriculum, for giving fillip to the present commerce education. It shall ventilate the problems of commerce education and determine the scope of reform in the organisation of the commerce courses.

The scope of the evaluation is so vast that each point requires thorough and deep investigation and analysis. It is particularly because that I have not seen any valuable work done in this field so far in the country. Consequently, I thought it worthwhile to go for a general survey in various areas of commerce education before the unitory-deeper researches are taken up by the succeeding researchers. This broad survey,

I suppose, will actuate other researchers to take up individual areas of the commerce education for detailed study. I shall try to indicate the areas which require a deep probe and sound analysis in the present report. Evidently, this evaluation shall be only a direction-indicator for further researches.

EVALUATION PROCEDURE:

In context of the socialistic economy of the country, efforts have been made to examine present commerce education in the State along with the Commissioners' views on this discipline. The views of the Commerce-education experts on different subjects of commerce have also been studied and conclusions drawn. How can the organisation of trade and commerce be shifted from the hands of traditional experts into the hands of common man suitable to our socialistic outlook is a question to be answered. Separate questionnaires were prepared for the commerce-teachers, educationists, industrialists and headmasters to know their view-point on the above question.

Teachers' opinion alone could not give the correct picture for the future development of commerce education because of their own limitations. They are confined to the curriculum and, therefore, are unable to conduct experiments which may lead to the opening of new avenues for further development and reorganisation of the commerce education. Experts in various commerce-subjects in and outside Rajasthan were contacted and their comments on the present commerce education gethered.

How far should the rigid and regimented curriculum continue in schools, is a question which cannot be answered by the teachers alone. The business community, which is affected most effected, would also be taken into confidence. The old teachers and other people, who passed their commerce courses long back (say thirty years back), could also give a true picture of the present courses. All these people were thoroughly interviewed and some revealing inferences drawn from their views.

Man, being a social animal, cannot hope to survive if he remains wedded to traditionally fixed standards of values. Judgment, through the freedom of thought, and the activities of trial and error stemming from the intellect become more and more indispensible in the modern society. How far the present commerce education is able to develop the habit of free-thinking and forming independent judgment in a commerce student was another problem before us and it was widely discussed with all the persons interrogated during our investigation.

There is a marked difference between 'academic pursuit' and 'education'. It has been noted that most of our curricular development is based on the assumption that the main aim of education is to delve deep into the truth and encourage learners to engage themselves in higher theories of physics and meta-physics. But education in its real sense is to train people to understand their duties as nationals of a country and to reap enjoyment of a welfare-state. In truth, the

educational specification has provided opportunities to people to gain perfection in different pursuits of social life. How far this objective remained uppermost in the evolution of the commerce curriculum, for school education, was another question that engaged our investigations to the extreme.

The Directorate of Secondary Education, Inspectorate of Schools and the Rajasthan Board of Secondary Education are some valuable sources for the supply of numerical information to ascertain the development of commerce education in the State. The research staff took great pains in examining the records at these offices and collected shatistical data and other information necessary for the use of the project.

The syllabi of the last ten years of VI to VIII and IX to XI classes were collected from the W.T.B. and the Board of Secondary Education. The W.T.B. has evolved the syllabi for class VI to VIII only for the past few years through the S.I.E. Udaipur. The syllabus-framers of these courses at S.I.E. were interviewed and much valuable information was gathered. Only a few of the syllabus-framers of commerce courses could be interviewed and their points of view in regard to framing of the syllabus were recorded. Although the examination of text-books was not within the purview of this study, some of the books written on these syllabi were compared so as to understand the standards of the books prescribed vis-a-vis the syllabus.

On the basis of the information and statistics gathered,

a comparative study was made for the last ten years. It was decided that if there was any revolutionary change in the syllabus of any year, the formulators would be thoroughly interrogated to understand the idea behind such a change. After comparing the syllabi of the Board's commerce courses for the last ten years, no change was noticed. There are certain revolutionary changes in the commerce syllabi of VI to VIII classes prepared by the S.I.E. (the changed courses will be were to be introduced after 1974). A few syllabus framers of this new syllabi could be contacted and they were also not able to give satisfactory explanation to the change made.

For the purpose of general comparison of Rajasthan Commerce syllabi with the syllabi of other States, every State in the country was requested to supply its commerce syllabus. But only nine States having commerce courses sent in their commerce syllabi. After a proper tabulation of the received syllabuses, they were compared with the Rajasthan commerce-syllabuses and certain interesting inferences were drawn.

The records of the Board's office and the S.I.E's office were studied to find out the aims and objectives of the commerce education that is being imparted in the State. These objectives were compared with the aims and objectives laid down by various Education Commissions. Nothing that has been specifically said in the reports of Commissions which could be applied to commerce education in the country. Even then the broad aims and objectives enumerated by these Commissions were studied and those fitted in the curricular development of the commerce

education were taken up and compared with the general aims and objectives accepted in Rajasthan and other States. A detailed study of the aims and objectives laid down for the commerce pupil-teachers in B.Ed. colleges and S.T.C. schools were also examined and determined. Syllabus-framing for any subject is most important in the structural frame-work of an educational system. It has been realised by all those associated with the education and naturally this question h has acquired many-fold-dimensions during the recent years all over the world. My endeavour, in this report, has been to examine and assess the current commerce syllabi of school classes in the State and see whether the courses for various classes fulfill the need of the modern age.

The scope of this report is limited and I, with all limitations, would try to trace the development process of commerce education in Rajasthan for the last ten years (upto 1972). As the economy of Rajasthan is taking gigantic strides, it is also suffering from various ills that lurk behind its facade. One of the many troubles which is pulling back the industrial and general progress of the State is the unplanned commerce education. If the country is encountering difficulties and strains in the process of its development and thus hampering the economic growth.

An endeavour, in this report, has been made to trace the horizontal and vertical growth of the commerce education during the last ten years and to show how far the education

opportunities had been achieved. An effort was also made to put-forth the real position of the commerce education in the present educational system of the State and see how far this education had been able to play its role in the commercialisation and industrialisation of the State today.

To achieve this end, I have tried to assess the stage-development of commerce education in the context of present day needs of the commercial world and have judged the suitability of courses etc. I have also tried to find out the threads for linking the commerce education at lower level with that of the higher education at College and University levels.

## II. ADVANCING STEPS OF SCHOOL EDUCATION IN RAJASTHAN

Before freedom, Rajasthan was steeped in feudal primitivsm and soon thereafter it broke away the shackles and introduced the ~~xxx~~ social revolution with far and wide repercussions in the State. The crust of conservatism and repressed urges gathered for generations had blown away. Consequently, a new star of hope rose. Rajasthan strove to keep pace with other states, if not to surge ahead. Age-old superstitions received a jolt; structural and functional changes began to take place in the family set-up and people on the whole began to realize the need for healthy materialism. Rajasthanis acquired a integrated, comprehensive and contemporaneously relevant weltanschuung.

Paradoxical, as it may appear, the hard working and sturdy people of Rajasthan became compacent and desired to enjoy the cosy comforts as a result of the scientific advancement in the shape of acquisition of the gadgets and other luxury time-saving appliances. More and more of them, looked to white-collar Government jobs as the sine-qua-non of their working life. The younger generation seemed to shirk hard-labour. The winds of change had brought with them enervating whiffs and languid breezes, for them.

Obviously, education too, could not have escaped the impact. New horizons swum into the ken; newer dimensions were revealed. Slowly, there was a continual increase in the student population. Education came to mean preparing the school children for higher education. In the beginning,

the perspective for technical education was hazy. As such, no new and rational direction could be given to education. Its big growth was lop-sided and haphazard as it was born in the shrunken and weary womb of the past.

The population explosion, the lack of employment opportunities and unbridled gallop-ing run of educational steed (like the Pegasus) has created conditions of grave crisis in Rajasthan, It has compelled to have a fresh look at the educational system and stimulated a more methodical, rational thinking that was also imbued with down-to-earth realism. Students had remained stuck in the mire of old attitudes. The educational ~~pkk~~ policy produced a creature that could neither walk, nor fly nor swim.

To be married into a rich family and and to get a fat dowry or to be enrolled as a clerk became the be-all and end-all of Education. After all, what else was to be expected of Higher Secondary Products and even of degree-holders who stood nowhere, seemed good for nothing. So far, education has seemed without meaning, without direction.

A DILEMMA

If required, it is a sound proof, that we have not yet been able to determine the aims and objectives of education. All our energy has been spent in running from one country to another for a model to imitate. After all, we created a dumping. Its application seems to have produced cross-breeds and sometimes we appear an Indian and at another, a pseudo

westerner. We have spoken of the quantitative growth in the student population but it was achieved at dear at the ferrific cost of quality. In short, no real and relevant change has occurred in our educational policy. It is as yet at the experimental stage. The flower of youth used in the laboratory is as a mice or a frog.

In 1972 the International Commission had recommended that educational policy must be job-oriented. It must be based on local needs and resources. But our planning either looks at the sky or treads on the earth and bewails the gulf between.

Intellectuals of our country are deeply concerned with this drift. They have made a bitter critisism of the people and the government ignoring the educational base of pre-primary and primary education. The roots have failed to find a ground. They now seem to go dry as a result of lack of water and fertilizers. They now lament that we have not paid attention to the intellectual needs and standards of education, Book have been over-flowing with ever new knowledge of higher standards. They have also growth bulky in size while the village boys and girls have begun to look more shrivelled and weak. What they need is protein-rich diet, vitamins and carbohydrates before they can really assimilate this new and higher knowledge. We should also ask ourselves, whey do we want them to get this new and higher knowledge ? What shall they do with it in later life ? These are the questions that we have to answer.

It is amazing that when the world has reached into the space age we are struggling hard to achieve the take-off stage. Should we not try to formulate an educational policy which may provide highest academic ~~efficiency~~ efficiency to our young men and women ? We will have to introduce regimented educational standards not only to throw the younger generation in space but to infuse in them the strength to face the challanges of the modern world.

Lack of trained teachers in relation to the growing strength of the student causes concern. To add to them is the deplorable service conditions of the teachers.

At the same time our country is divided over the aims and objectives of education. Some would keep education in the ivory cubicles of seclusion while others would make it purely practical. This appears to be like the contrast between contemplative man and the man of action. The emphasis for the most part has been on developing technical braeches of Educational System so that it could prepare the youth for gainful employment. At the same, development of character, the enrichment of sensibility and sharpening of intellect have not been over looked. In fine, moral fibre has to be strengthened and youth must be imbued with national loyalties. No hard and fast line can be drawn between these two aims.

The aims of Commerce Education are still in a mist. They have not been classified. Not much thought has been given to understand them nor have they been rationally assessed

in the ever changing context of the rapidly growing world forwards industrialisation. So clear outline has failed to emerge. Commerce education has so far been a victim of a policy of drift. A qualitative and quantitative analysis, and assessment of the needs and nature of commerce education must, therefore, merit our attention.

This applies with greater force to the conditions in Rajasthan.

INVESTMENT IN EDUCATION:

An analysis of the educational budget of the last decade can be revealing. Expenditure on education has been steadily increasing. From 1965-66 to 1971-72 it has almost doubled. At least 73 to 83 percent thereof, is spent on Higher Secondary education. The following table speaks for itself:-

TABLE No.1 (Amount in lakhs)

| Year | Total Expenditure on Education | | | Expenditure on Primary and Secondary | | | Percentage on Primary & Secondary of total. |
|---|---|---|---|---|---|---|---|
| | Total Amount | Progress % | Progress relative to 65 | Total Amount | Progress % | Progress relative to 65 | |
| 1965-66 | 1900.08 | - | - | 1393.86 | - | - | 73.3 % |
| 1966-67 | 2142.39 | 12.7 | 12.7 | 1774.60 | 27.1 | 27.1 | 82.9 % |
| 1967-68 | 2707.14 | 26.3 | 42.4 | 2110.46 | 18.8 | 51.4 | 78.1 % |
| 1968-69 | 3211.24 | 18.6 | 69.0 | 2412.82 | 14.4 | 80.5 | 75.1 % |
| 1969-70 | 3575.54 | 11.3 | 88.1 | 3037.80 | 26.0 | 118.3 | 84.9 % |
| 1970-71 | 4168.88 | 16.1 | 118.8 | 3191.84 | 1.8 | 129.4 | 76.7 % |
| 1971-72 | 4434.61 | 6.6 | 133.6 | 3622.08 | 10.3 | 158.2 | 79.5 % |

It shows that in 1965-66 Rs. 1900.88 lakhs were earmarked for education as a whole out of which 73.3% was spent on primary and secondary education. In 1966-67 the total budgetary allocation for education was Rs. 2142.39 lakhs. Out of this, Rs. 1775 lakhs were received by the secondary education. It comes roughly to 82.9% of the budget. 1967-68 saw its percentage at 78%. Out of Rs. 2707.14 lakhs for Education, Rs. 2110.46 were spent on primary and secondary education. This percentage fall to 75 in the next financial year. The maximum amount was spent in 1969-70. The percentage came to 85/- a lion's shared indeed while the higher education got a ~~xxxx~~ cubs' share, merely 15 per cent. In the subsequent years, higher education too received some more financial crumb. The percentage now stood somewhere between 77 and 80.

During this very period the number of schools went up from 2600 in 1965-66 to 3100 in 1970-71 an increase of nearly 17%. A comparative study of the increase in the budgetary allocation and the increase in the number of schools shows staring discrepancy. The reason is, although the Government opened up schools (500 additional schools in 5 years) taking into consideration the local needs the budget allocation was as much as Rs. 2535 lakhs in excess. These two obviously donot reconcile. The Government may not have opened many schools as the budget amount indicates. However, it has made attempts to equip them with all the necessary tools, and facilities for fulfilling its needs in the fast changing world.

A GROWING STUDENT POPULATION:

Simultaneously, the school population too has goneup as the following table shows:-

TABLE No.2 (Number in lakhs)

| Year | IX to XI | VI to VIII | Dev. % IX to XI | Dev. % VI to VIII | Increased of VI to VIII on IX to XI. |
|---|---|---|---|---|---|
| 1964-65 | 1.31 | 3.10 | 1000 | 100 | 143 % |
| 1965-66 | 1.47 | 3.30 | 112 | 106 | 124.5% |
| 1966-67 | 1.70 | 3.70 | 129 | 119 | 117.7 % |
| 1967-68 | 1.86 | 3.84 | 142 | 125 | 109.0 % |
| 1968-69 | 1.83 | 4.32 | 139 | 139 | 136.0 % |
| 1969-70 | 1.98 | 4.75 | 151 | 153 | 139.9 % |
| 1970-71 | 2.13 | 5.18 | 162 | 167 | 143.0 % |

From Directorate of Education.

It seems this population has increased at almost a break neck (despite critisism in the country in the sense that rural population is not taking to it in desirable limits). However, there does not seem any regular ~~ryt~~ rhythm in the increase. Besides, even in this case, the budgetary grants quite outpace the increase in student population. Taking the total budgetary provisions at 100 in 65-66 it becomes 233 in 1971-72 (252 for Secondary Education). While the student population has doubled, the budget provision has gone up by at least by half more (that is, it has gone up by two and a half times more). It will be

seen that the Government has been more than liberal in financial allocations for education.

It has replenished and not ~~impkax~~ impverished education, returns or no returns. Whereas it was spending Rs. 318 on every student in 1965-66, in 1972-73 it spent Rs. 500 on every student. The education has become galloping.

The Government has established a statistical unit for marking a continuing qualitative assessment of these increases in educational spheres. It has also established State Institutes of Education and Science, SIE and SIS to apprise educational achievements. Critically to correct and improve the quality of curriculum and to teach methodology as well as organise refresher-courses for the in-service teachers. The State have divided into five regions with their own Deputy Director, Inspectors and Deputy Inspectors to manage and implement the educational programmes rationally of easily.

COMMERCE EDUCATION IN RAJASTHAN:

So far we have made a panaromic survey of the educational scene in Rajasthan. Our immediate concern is with the Commerce Education. Its importance was realized here long back. Businessmen from Rajasthan can be found everywhere in India. In fact, in big and highly industrialized cities they occupy dominant positions. It is they who control large sectors of Cotton, Jute, Fertiliser and other industries. In many areas of Rajasthan they have been pioneers. Birla, Dalmia, Somani,

Jaipuria, Mundra etc. are some of the names to reckon with. Sad to say, they have not done much for their own State. It would be uncharitable, however, to deny their educational munificence in Rajasthan. What is nevertheless significant is that they have made the people of Rajasthan aware of the need for commerce education.

In past, there used to be run small schools called Vanika imparting old-fashioned commerce education. They were autonomous bodies having their own syllabus and courses. They had their own kinds of teachers. Gradually, Commerce Education was modernised and it curriculum became a part of school and college curriculum. The old-fashioned Commerce education gave birth to the modern one. It was introduced at the 3rd or 4th class level. Even today commerce can be offered as an optional subject in VI class. We found it difficult to find out the total strength of commerce students in the primary and middle schools. But the growing demand for commerce teachers and the publication of commerce books give a fair indication to the increasing student population opting for commerce courses. However, one cannot help remarking on the short-sightedness of the planners in making commerce an alternative subject to arts, and Nonetheless, it has nor significant effect on the growth of commerce education.

Commerce comes on its own from class IX onwards. At this stage it becomes a faculty in its own right. The strength of students offering it can be assessed from this stage

onwards as shown in the following table :-

TABLE No.3 SECONDARY

| Year | Total Student Appeared in Secondary Exam. | Students Appeared in Com. Faculty. | Percentage of Com. in Total |
|---|---|---|---|
| 1965 | 34195 | 5478 | 16.0 % |
| 1966 | 56876 | 8351 | 14.6 % |
| 1967 | 70970 | 9961 | 14.0 % |
| 1968 | 81358 | 11114 | 13.6 % |
| 1969 | 91697 | 12711 | 13.8 % |
| 1970 | 100831 | 14467 | 14.3 % |
| 1971 | 102104 | 15075 | 14.7 % |
| 1972 | 105742 | 19311 | 18.2 % |

TABLE No.4 HIGHER SECONDARY

| Year | Total Student Appeared in Higher Secon. Exam. | Students Appeared in Com. Faculty, | Percentage of Commerce Stu. |
|---|---|---|---|
| 1965 | 20822 | 2782 | 13.7 % |
| 1966 | 25886 | 3669 | 14.1 % |
| 1967 | 32744 | 4065 | 12.4 % |
| 1968 | 40154 | 4904 | 12.2 % |
| 1969 | 37726 | 4729 | 12.6 % |
| 1970 | 36582 | 4781 | 13.0 % |
| 1971 | 47380 | 7531 | 15.9 % |
| 1972 | 50475 | 8242 | 16.3 % |

The first year of computation or assessment is 1965 and then the years that follow. The number of students include those that took the examination (the failures are not considered).

TABLE No.6

| Year | 1965 | 1966 | 1967 | 1968 | 1969 | 1970 | 1971 | 1972 |
|---|---|---|---|---|---|---|---|---|
| Secondary | | | | | | | | |
| Total | 100 | 166 | 208 | 238 | 268 | 295 | 299 | 309 |
| Commerce | 100 | 148 | 164 | 203 | 212 | 263 | 275 | 352 |
| Higher Secondary | | | | | | | | |
| Total | 100 | 124 | 157 | 193 | 181 | 176 | 228 | 243 |
| Commerce | 100 | 132 | 146 | 176 | 170 | 172 | 305 | 331 |

At the entrance to the secondary education, the rate of increase in the strength of students in relation to the general increase, has been normal. In absolute terms, the increase has been significant. The year 1972 appears to mark the water-shed in the history of Commerce education. As the science and arts classes began to present a deserted look, commerce classes began to burst at the seams. The trickle has become a flood. It continues to overflow.

Paradoxical though it appears, commerce seems to be quite favourite at the college and University level. At the school level, increase in its popularity has only been normal.

The annual rate of its increase has usually been uncertain

as the following table makes clear :-

TABLE No.6

| Year | SECONDARY Total Students | SECONDARY Annual Progress | HIGHER SECONDARY Total Students | HIGHER SECONDARY Annual Progress |
|---|---|---|---|---|
| 1965 | 5478 | - | 2782 | - |
| 1966 | 8351 | +48.0 % | 3669 | +32.3 % |
| 1967 | 9961 | +19.2 % | 4065 | +10.7 % |
| 1968 | 11114 | +11.2 % | 4902 | +20.4 % |
| 1969 | 12711 | +14.3 % | 4729 | - 3.0 % |
| 1970 | 14467 | +13.8 % | 4781 | + 1.1 % |
| 1971 | 15075 | + 4.1 % | 7531 | +57.5 % |
| 1972 | 19311 | +28.3 % | 8242 | + 9.5 % |

Causes, other than academic, are responsible for this uncertainty. Probably there is little realisation of the importance of commerce at the primary and secondary stage. This is a world of speculation and therefore, need not be gone into. But a queer situation emerges on making a comparative study of the yearly growth of commerce education at the primary and secondary stages. In 1966 the increase in student population in class X was 48%, it was 32.3 per cent in Class XI. In 1968 the X class recorded an increase of only by 11 percent it was 20.4 percent in the eleventh. In 1970 it was 14 percent in X but at the XI class it was a pitiful 1%. As against it, in 1971, class X showed an increase by 4.4% but the

percentage mounted up by 58 in XI class. This notoriously erratic graph needs of commerce education to be thoroughly probed.

The educational Moguls too had no satisfactory explanation to this erratic behaviour. A few of them do try to tread on this tricky grounds. They argue that this is not something unique to Rajasthan alone. The need for commerce education is being felt all over the country. The school teachers seem more sober and cautious against one's going into raptured and they do not giddy over this so-called phenomenal increase. They argue that the increase has only kept pace with the increase in the Indian population in general and the general increase of student population in the schools. The students seem to feel that commerce education is a paying proposition in the market, although the most unromantic, in nature, in the marriage market. Their pay-packets too would be bulkier.

QUALITATIVE ASSESSMENT OF COMMERCE EDUCATION:

The only system so far for the qualitative assessment of the academic performance of the students has been the Annual Examination. It is true that these examinations are no real tests of a student's total and all round personality and achievements. But we have to make do with what we have. Every body, of course, condemns it all the yearround. It must undergo a sea-change. But then, what should we turn to ? So long as we do not discover a better, more balanced and scientific system, we have to live with it.

But having said all this, what do we conclude ? However, let us, first, enumerate its defects and short comings :-

1. Within a short span of three hours it is not possible to evaluate a whole year's learning. The time is woefully short.

2. In the test-paper only 75% of the course can be covered, out of which answers are sought for only 37½%. 62½% of the course, therefore, remains untouched. The results are arrived at only on the basis of answers given to 37½% of the questions. This is as much true to the first class students as well as the third class students. Only 87% of the prescribed course is taught in one an academic year. All this makes the student indifferents to their studies.

3. More or less, the existing mode of tests is a gamble. If even an average student were lucky to get his prepared questions in the examination papers he might get a first division and a really brilliant student may fail.

4. It also does not test the knowledge and understanding of a subject in all its depth, details and compexity. Generally, a student acquires only information and no knowledge. We may quote Eliot :-

Where is the knowledge, we have lost in information ?
Where is the wisdom, we have lost in knowledge.

Where is the life, we have lost in living ?

5. These examinations are, thus, neither balanced nor comprehensive, nor objective.

Suggestions for improving, restructuring and even recasting them in their totality have come in multitude. Attempts have been made to make them objectives. Ideal questions have been framed. In some cases examinees have been allowed even to consult books. But we seem to be running km on the same track. Experiments are continuing and might continue till the end of time. There are tests that are continuously being held-questions are asked every day on the portion read the same day, and internal assessment is being made. None of these has been found fool-proof and the ultimate (reality) in tests remains (unfulfilled) as far off as ever. The age old system seems immortal mocking at all our attempts, frustrating all our dear desires.

So we fall back upon our good old friend the existing system of exams-assisting us in making a qualitative study of the commerce Education.

Even at the very start we encountered the first obstacle. Upto VIII standard commerce is a part and parcel of other subjects. Therefore, an independent assessment of the nature of the commerce teaching and learning could not be made. However, a few case studies for assessment have been made(See appendix No. ).

So we would base our investigation on the results of the Secondary and Higher Secondary examinations. Upto 1970, the Board of Secondary Education, Rajasthan, did not keep a separate record of the results of examinations in commerce. Only since 1971 tentative attempts have been made to do so. The statistical cell of the Board of Secondary Education, Rajasthan, has begun making attempts to keep a statistical record of the results of the examinations in commerce. Whatever records are available with it, seem inadequate for making a qualitative analysis. A questionnaire was prepared and sent to some of the Middle Schools of Rajasthan. No response so far has been forthcoming from them. Even a personal visit to a few of these institutions proved, by and large, an exercise in futility. The available records appear unsatisfactory.

So, in the following pages, we shall study the qualitative progress in Commerce education of Secondary and Higher Secondary classes. We would take the year 1965 as the year from which to begun such a study. A word of caution is necessary here. We have also consulted the examiner's Reports (1969 to 1972) at the Boards Headquarters at Ajmer. As these Records did not seem to be complete in all respects, they too could not be completely relied upon. Complete records were not available even for the year 1970. All these factors prevent the study from being comprehensive, much as we desired it to be.

With these words of caution we embark on our study.

The following table shows the number of the students who took the examination in commerce and the number and the percentage of those who passed it.

TABLE No.7

| Year | SECONDARY Total | Passed | Pass % | Higher Secondary Total | Passed | Pass % |
|---|---|---|---|---|---|---|
| 1965 High Sch. | 1109 | 444 | 40.3 | 2782 | 1362 | 48.9 |
| ~~1966~~ | 5478 | 3148 | 57.7 | | | |
| 1966 | 8351 | 4429 | 53.0 | 3669 | 2933 | 79.0 |
| 1967 | 9961 | 5324 | 53.4 | 4065 | 3174 | 77.4 |
| 1968 | 11114 | 5145 | 46.3 | 4904 | 2798 | 57.1 |
| 1969 | 12711 | 5835 | 45.9 | 4729 | 2842 | 60.0 |
| 1970 | 14467 | 7817 | 54.2 | 4781 | 3060 | 63.8 |
| 1971 | 15075 | 7354 | 48.7 | 7531 | 4731 | 62.8 |
| 1972 | 19311 | 9543 | 49.4 | 8242 | 5241 | 63.6 |

Numerically there has been a steady increase in both the classes. In 1972 the number of secondary students in commerce went spiking up by four times. In terms of results, the increase was only three times. The increase in student population at the Higher Secondary standard was four times in 1972 in relation to the base year 1965. But the pass percentage was still higher i.e. it went up by four times - not a very satisfactory state of affairs. Only 50% of the examinees could cross the barricade in Secondary examination. In Higher Secondary the pass percentage was 65%. The high water mark was reached in 1966. The

pass percentage seems to have been stablished or, shall we say, petrified, about the year 1969. For the Sec ondary examination the year of high success in terms of percentage was 1965. The pass percentage was 58. For the rest of the years the results fluctuated between high and low or, we may say, then have been just average.

If a study were to be made of these results in relation to the prescribed syllabus and the nature of the question papers, some very astounding conclusions may emerge. (In this study we have not touched upon them).

The conclusions of a qualitative analysis are quite satisfactory. The following table illustrates it :-

TABLE No.8

HIGHER SECONDARY CLASS

| Year | Passed in I-Div. | Passed in II-Div. | Passed in III-Div. | Failed |
|---|---|---|---|---|
| 1969 | 10.26 % | 21.30 % | 38.50 % | 29.94 % |
| 1971 | 15.46 % | 20.20 % | 41.90 % | 21.44 % |
| 1972 | 22.70 % | 25.10 % | 30.80 % | 21.40 % |

The percentage of students offering commerce is encouraging. In 1969 10% secured first division which went up to 16% in 1971, and was 23% in 1972. Similarly, the second divisioners were 21%, 20% and 25% in 1969, 1971 and 1972 respectively. Thankfully, the percentage of failuresw was steadily going down. In 1969

only 30% failed while in 1971 it was 21.44% and 21.40% in 1972. Three cheers for the qualitative grand slam.

The analysis for the secondary class is as follows:-

TABLE No.9

SECONDARY CLASS

| Year | Passed I-Div. | Passed II-Div. | Passed III-Div. | Failed |
|---|---|---|---|---|
| 1969 | 12.9% | 20.4% | 39.0% | 27.7% |
| 1970 | 16.7% | 21.2% | 35.9% | 26.2% |
| 1971 | 13.2% | 19.6% | 37.9% | 29.4% |
| 1972 | 21.8% | 19.2% | 34.7% | 24.3% |

Here also the results may be called satisfactory with year 1971 being regretable exception. In 1969 the first divisioners were 13% of the total number of the examinees. In 70 it was 17% and in 72 it stood at 22%. The percentage of failures declined here also, sliding down from 28% in 1969 to 26% in 70 and 24% in 72, a neat and rational fall as it were. The better method of teaching seems to have begun to materialize.

Subject-wise, too, the prpgress has been heartening.

NUMERICAL PROGRESS OF SCHOOLS IN RAJASTHAN:

It would be clear from the previous study that corresponding to the investment in education, and the increase of the number of students, it was necessary to raise the number of schools. During the past years the number of schools in

Rajasthan has been as follows :-

TABLE No.10

| Year | MIDDLE SCHOOLS | SECONDARY SCHOOLS | HR.SECONDARY SCHOOLS |
|---|---|---|---|
| 1964-65 | 1708 | 392 | 329 |
| 1965-66 | 1714 | 397 | 338 |
| 1966-67 | 1780 | 530 | 342 |
| 1967-68 | 1853 | 557 | 342 |
| 1968-69 | 1843 | 659 | 347 |
| 1969-70 | 2002 | 673 | 353 |
| 1970-71 | 2042 | 909 | 425 |
| 1971-72 | 2240 | 1247 | 507 |

In the field of progress, the numerical development has almost been the same. Looking to the order in 1971-72, there is definitely a big jump. Taking into consideration the budget-allocation, if we ~~kam~~ throw a glance on the school development, it appears that the Government has not been particularly conscious of the qualitative development of the schools. Taking 1965-66 as the base year, the increase in schools has been 63% in 1972 whereas in the budget it is 153% for the same year. Although the factor responsible for this increase could be the inflation and the efforts made in the direction of balancing the teacher-taught proportion, it is absolutely clear that there was no undue hurry in the all round development of schools.

Although it has been the belief of many persons that the school development in the State has been disproportionate and many schools are deprived of the basic teaching-aids, it does not sound reasonable if date-wise numerical or quantitative development is taken into consideration. Such a situation existed, of course, in the beginning. We exchanged ideas with many teachers in this connection and out of them 80% are of the opinion that if modern requirements of Education are looked into, there has been the quantitative, rather than the qualitative, development in the State.

Numerical increase of the students outruns the number of schools which shall be made clear from the perusal of the following table :-

TABLE No.11

| | 65-66 | 66-67 | 67-68 | 68-69 | 69-70 | 70-71 | 71-72 |
|---|---|---|---|---|---|---|---|
| No. of students | 100 | 108 | 119 | 129 | 141 | 153 | - |
| No. of schools | 100 | 108 | 112 | 120 | 124 | 138 | 163 |

Taking into account the aforesaid order, it is not clear whether schools outnumber the students. It can, therefore, be concluded that in regard to the development of the schools the qualitative aspect has been very much emphasised.

Some years ago, the Director of Secondary Education has constituted a subject committee which had given its suggestion to the effect that the number of schools should be further pushed

up but taking into account the means and facilities, other learned people opined that the number of our schools are not in proportion to the number of students. Whereas in some schools the proportion between teacher and taught is 1:60,in other institutions it is only 1:10. Looking to these circumstances, it was suggested that instead of opening new schools, the students must be sent to those that are situated near their houses or villages. With the assistance of the scholarship. They may also be offered financial assistance. In this way, the schools may turn out to be the viable units. As a result of this, the heavy drain on budget expenditure shall be reduced.

On the whole, the increase in the number of schools can be called balanced.

INCREASE IN THE SCHOOLS OF COMMERCE:

From class VI to VIII commerce is an optional subject. Schools, where commerce education is not imparted, constitute only 15%. Thus in Higher & Primary classes in Rajasthan commerce is a popular subject.

There has been a continuous increase in those Secondary and Higher Secondary schools where commerce is being taught. The following table shows that there has been, on the whole, an increase in the number of schools. Similarly, the number of schools where commerce subjects are taught, has increased, The continuous development of commerce is an indication of the

ever increasing curiosity in the study of commerce in the State:-

TABLE No.12

| Year | Total Sch. Sec.+H.Sec | Commerce Sch. Sec.+H.Sec. | Progress of Com. Schools | Com.Sch.in Urban Area | Com.Sch. in Rural Area. |
|---|---|---|---|---|---|
| 1962-63 | 660 | 188 | - | 114 | 75 |
| 1963-64 | 679 | 194 | 3.1 % | 116 | 78 |
| 1964-65 | 721 | 206 | 6.4 % | 124 | 82 |
| 1965-66 | 735 | 210 | 1.9 % | 126 | 84 |
| 1966-67 | 872 | 249 | 18.6 % | 149 | 100 |
| 1967-68 | 899 | 257 | 2.4 % | 155 | 102 |
| 1968-69 | 1006 | 288 | 11.8 % | 173 | 115 |
| 1969-70 | 1026 | 293 | 1.7 % | 176 | 117 |
| 1970-71 | 1334 | 381 | 30.1 % | 225 | 156 |
| 1971-72 | 1754 | 501 | 31.5 % | 301 | 200 |

In the beginning, the commerce education developed in the urban areas but slowly, with the passage of time, it moved towards the villages and by 1972 stood on equal footing in regard to the expansion obtaining in the cities. It means that the commerce education in the state is developing in all the fields. A study of the table will make it clear that the progress of the schools imparting commerce education has not been a continuous one. Instead, it is quite haphazard. In 1964 and 65 as compared to 1962-63, it was a developing process. Whereas in 1965-66 it declines at once and in

1966-67 it shows a jump of 10.6% all of a sudden and, then, again in 1967-68 it falls. There is an increase in 68-69 and a decrease to a very low percentage in 69-70. But during the period of the last two years there is a jump of 30% and 32% respectively. Which shows that a new wave of zeal and enthusiasm has brought a revolution in the field of commerce education. Development during these years is an evidence that in the succeeding years it shall go on flourishing.

Taking 1964-65 as the base year, the following table shall give an idea of the increase in the number of schools and students :-

TABLE No.13

| | 1965 | 1966 | 1967 | 1968 | 1969 | 1970 | 1971 | 1972 |
|---|---|---|---|---|---|---|---|---|
| No. of students | 100 | 146 | 178 | 194 | 211 | 241 | 274 | 293 |
| No. of schools | 100 | 119 | 121 | 124 | 140 | 142 | 185 | 244 |

The aforesaid development clearly shows that the increase in the number of schools is almost in proportion to that of the students' number.

INCREASE IN COMMERCE TEACHERS:

On the basis of the exhaustive study, it can be said that in the lower classes in commerce there is no marked arrangement and any and every teacher had been considered a capable teacher to teach commerce. Not only this, teaching

in the IX class was carried out by non-commerce-teaching-hands. As a result of this, there was a state of uncertainty. The Board of Secondary Education laid down certain qualifications for teachers in the field of commerce education to teach Secondary and Higher Secondary classes. This has given a big boost to the ever-increasing number of the commerce teachers. By and by, trained M.Com. teachers are being recruited. The study of five districts clearly shows that there has been a continuous rising trend in the recruitment of the commerce teachers. This is evident from the following table :-

TABLE No.14

| Year | UDAIPUR | | JHALAWAR | | NAGOUR | | CHURU | | BIKANER | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Trained | Untr. | Trained | Untr. | Trained | Untr. | Trained | Untr. | Trained | Untr |
| 1963 | 11 | 33 | 1 | 3 | 5 | - | 7 | 5 | 9 | 5 |
| 1964 | 15 | 39 | 2 | 2 | 9 | - | 7 | 4 | 9 | 5 |
| 1965 | 20 | 41 | 2 | 2 | 13 | - | 9 | 4 | 10 | 6 |
| 1966 | 23 | 44 | 2 | 2 | 12 | - | 13 | 5 | 10 | 6 |
| 1967 | 26 | 50 | 2 | 1 | 16 | - | 15 | 6 | 12 | 8 |
| 1968 | 26 | 53 | 3 | 2 | 15 | - | 20 | 5 | 12 | 8 |
| 1969 | 28 | 61 | 4 | 1 | 16 | - | 25 | 7 | 14 | 11 |
| 1970 | 31 | 61 | 4 | 1 | 16 | - | 26 | 2 | 15 | 12 |
| 1971 | 33 | 67 | 4 | 1 | 18 | - | 28 | 2 | 17 | 14 |
| 1972 | 35 | 75 | 5 | 1 | 18 | - | 30 | 1 | 18 | 15 |

The above table shows the increasing trend in the recruitment of qualified of teachers. In Jhalawar there is a downward

trend in the recruitment of untrained teachers. But in Udaipur there is a continuous increase in this direction. In Churu, the number of such teachers in the closing years shows a marked decline whereas in Bikaner there is no such indication.

At every place, the number of trained commerce teachers has, increased, although slowly.

The increase in the number of untrained teachers is directly responsible for the unexpected rise of students' number. The maximum increase of commerce students took place at Udaipur and Bikaner. In Churu also the number has continuously swelled up but in Udaipur, for want of trained teachers, such a rise was in relation to the non-avalability of the untrained teachers only whereas in Churu success was achieved in this regard. In Bikaner also, the number of untrained teachers was less than that of the trained hands. In Jhalawar, although there was an increase the recruitment of trained teachers, it maintained almost a balance with the number of untrained ones.

Dealing with the situation in context with the whole of Rajasthan, the number of commerce teachers has not been kept apart, What has, therefore, been the actual trend in regard to them, is a question difficult to answer but the order in which there hasb been an increase in the five districts, and the way in which it (their number) has been risen in relation to the number of students, is an indication to the over-all increase in commerce teachers.

TABLE No.15

NUMBER OF COMMERCE TEACHERS IN RAJASTHAN

| Year | 1963 | 1964 | 1965 | 1966 | 1967 | 1968 | 1969 | 1970 | 1971 | 1971 |
|---|---|---|---|---|---|---|---|---|---|---|
| Number | 416 | 468 | 572 | 624 | 702 | 754 | 858 | 860 | 882 | 1040 |

The aforementioned-mentioned estimated number shows that in Rajasthan the number of commerce teachers has been continuously multiplying itself. If, out of this number (on the basis of study made of the five districts), the percentage in proportion to the trained and untrained teachers is arrived at, it can be safely said that it is 102 and 100, respectively. If we have to give importance to the teaching, we will have to put in concerted efforts to get trained teachers.

After consulting commerce teachers and educationists in the field of commerce education, we concluded that most of the people are of the opinion that in commerce education trained teachers have no importante role to play but the educationists in general differ with this proposition. On the basis of this, the Government took, a decision to appoint only trained teachers either temporarily or permanently. The number of trained teachers, therefore, will go on increasing.

CONCLUSION:

In this chapter, quantitative and qualitative progress

of commerce education has been made in context with all round academic development in Rajasthan and we conclude on the basis of the years under study, it has made rapid progress. Generally, speaking, this proportional development is not so striking as to make us feel that the commerce education has left other Faculties far behind. When we compare this development at graduate and post-graduate level, we feel that still its proportional progress is not matching with commerce education at the school-level. Educationists, ~~xxxxx~~ in the field of commerce and education-planners in the State, therefore, face a challenge to establish and maintain a balance between the higher and lower levels of commerce education.

## III. AIMS AND OBJECTIVES OF COMMERCE EDUCATION

The commerce education is in a state of flux in the country, and it is generally criticized as being in adequate, outmoded and not properly designed to meet the needs of our growing economy. The million rupee question is; wherein is the crack and what has been done so far to cement it ? A mere expression of dissatisfaction is no solution; the growing strength of the students population in commerce is no satisfaction and well-spread-out teaching of commerce in the school is not the solution of this problem. One must find islands of stability in a sea of flux. No one in the country has given a serious thought to it and we are standing on the cross-roads. The question of the extent to which commerce education should be considered vocational or professional as opposed to general and basic economic education is a most critical one. Many of the educationists actively support the vocational or professional aspects of the commerce education but others, with equal emphasis, support the non-vocational character of the commerce education and a larger number of experts appear confused about the whole matter. As the subject stands today, commerce education will continue to make its contribution to both areas; yet in this transitional period through which the country is passing, when the whole of the education system is under critical examination, it is imperative that the educationists, the commerce teachers and students have a clear understanding of, and attitude towards, the objectives and goals of the subject in commerce teaching at various stages of commerce education.

Most unfortunately the various Education Commissions remained indifferent to the commerce education and could not formulate even the basis for laying down the aims and objectives of the commerce education. The consolidated budget for education in the centre and the States does not oblige the planners to frame a general policy for the whole education in the States of the country. The education flourishes in accordance with the eq requirements of each State, and therefore, the allocation of funds to different faculties of education is the condern of the State. But in what way could it be done, if the aims and objectives of each subject are not distinctly expressed and classified ? Neither the UGC nor the NCERT has endeavoured to examine the nature, purpose and character of the commerce education and they have not laid down its aims and objectives. After the training of commerce teachers started in the Training Colleges in Rajasthan, some efforts were made to formulate the aims and objectives of the commerce education as it was necessary for theory papers, but those aims and objectives could have no practical bearing and they remained theoretical and most idealistic. The aims laid down for commerce education were so general that they could not be applied to subjects such as Physics and Mathematics. We tried to gather information from the commerce teachers how the existing syllabus would be helpful for the development of knowledge and craft of commerce students and why the courses were framed in the way they are before us. In reply to this quary, 78 teachers said that the present curriculum was suitable for higher study and it had

nothing to do with preparing the students for professional careers. As far as the achievements of the commerce education are concerned, the following table indicates the teachers' views :-

TABLE No.16

| | Theoritical knowledge. | Specialised knowledge. | Practical knowledge | Creative interest |
|---|---|---|---|---|
| Yes | 116 | 101 | 61 | 20 |
| No | 110 | 125 | 163 | 164 |
| No answer | 180 | 210 | 212 | 252 |
| | 436 | 436 | 436 | 436 |

TABLE No.17

| | Preparation for competition | Other |
|---|---|---|
| Yes | 42 | 10 |
| No | 173 | 124 |
| No answer | 221 | 302 |
| | 436 | 436 |

The table shows that most of the teachers are not serious about the aims and objectives of the commerce education in the State and have accepted the curriculum as dictated by fate. The majority of the teachers feels that they are giving only the theoretical knowledge to the students and no specialised

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knowledge or practical skill is being given to them. The courses neither do create interest in the pupils nor do they prepare them for competition examination. Some of the teachers were of the view that the present commerce education could provide opportunities for business career or office work. However, the fact remains that the present commerce education prepares the students only for the higher educatiod. The suggestion of the Mudaliar Commission and other commissions has completely been ignored. The Kothari Commission observed that students take admission only in those subjects in multipurpose schools which provide opportunities to admission to higher classes. The Mudaliar Commission had earlier advocated the opening of such subjects which might help the students in getting employment after the higher secondary, but nothing has been done in the case of the commerce education so far, 67 percent teachers feel that the students do not get practical knowledge of Book-keeping and Accountancy up to Higher Secondary standard. They stress the need for preparing the student for practical career at this stage to enable him to seek job in some business concern or office.

Like other parts of the country, business method or Commercial practice is a subject up to the Higher Secondary stage in Rajasthan. But it has not given much satisfaction to the teachers of the subject. It is probably because of the difficulty of organising the variety of operations into a coordinate body of knowledge which could give a clear picture of its 'structure and functions'. The students get very little

knowledge from the ill-designed pieces of information given on, and through, the subject in its present form. The irony of situation is that the subject which is most important to all and has now acquires a predominant value in the society and is becoming indispensable to the world of business technology, has not been defined properly and adequately. Teachers in the business practice have noted with dissatisfaction that its aims and objectives are not well defined and the sequence of topic is ill-related to each other and is most imbalanced. While framing the syllabi for the classes from VI to XI it has never been kept in mind the order in which the subject should be taught so that the student may be in a state of preparedness for taking up any job in a commercial concern or in an office without any difficulty. The treatment of the syllabus should provide a critical and balanced survey, not only of the principal agencies and methods currently employed in performing the various commercial functions, but also of the main factors that have led to their adoption or which influence their effectiveness. The present treatment of the subject does not satisfy these requirements and it is natural and proper that due regard should be paid to local requirements and interests. This may lead to variations in the different areas in regard to the emphasis laid on different sections of the work. The study of the commercial practice must train the student to think effectively about commerce as a whole, and to appreciate the interdependence of the various branches of economic activity and scientific basis of man's commercial behaviour in the

practical world.

In subjects like Banking and Insurance, no distinctive aims and objectives are noticable in the syllabi of the Secondary and Higher Secondary. There is no clear cut demarcation of the topics at the B.Com. stage and in the Higher Secondary syllabus courses are overlapping. It is confusing whether the secondary courses are aimed at preparing the students for higher studies, ~~thm~~ or for practical job. If they are to be prepared for higher studies, the order of topics should have been logically classified in order to equip them for facing higher and complicated problems in these fields efficiently and squarely and if the aim is to prepare them for jobs after the higher secondary, the syllabi of these subjects are not at all of practical nature. The present business world in its national and international behaviour is much dependent on the ever developing financial institutions. The problems are much more complicated today than they were before when the business was limited to a few countries or there was an unbreakable link of currencies but the technological and political developments in the world have completely changed the out-look and technique of foreign trade and relations. Banks and insurance play an important part in these activities and their introduction in the educational courses should be well planned, balanced and related to the commercial world. A new thinking is required, a new approach in their treatment is urgently called for, and the aims and objectives are to be well defined.

The utiliterian aspects of the Shorthand and the Typewriting is by no means unimportant. Besides the merits of the subjects as a practical accomplishment, it is an indirect service as a mental discipline. The degree of application and concentration required for their mastery is considerable. They also serve as an effective medium for training in language and extend knowledge of matters affecting a wide rage of cultural and general knowledge. In some countries these subjects have been considered essential for all the students seeking admission to the business courses. As has been said elsewhere, the study of Shorthand and Typewriting has many fold advantages to an individual. One general belief is that 'typewriting is a purely mechanical art'. Definitely so; but for a skilled typist it is not devoid of educational merits. Once the stage of elementry learning is over, it offers scope for imagination, self-expression and has an artistic quality of its own. One of the aims in the course of Typewriting must be to make most of its educational opportunities, as by insisting upon high standards of accurary and presentation and by using every opportunity to improve and stress the value of the language. Unfortunately, these subjects are being taught in a very routine way and no serious thought is being given to them at the school stage. Shorthand has not achieved that popularity which expected of it. It is being felt that by teaching shorthand to a student his future is sealed and he can not go beyond a clerical job. But this contention is mostly invalid on the ground that it is valuable in the personal life too.

The above subject-wise survey reveals one important point that the commerce education requires a fresh thinking because it could not become pragmatic in its approach although it has been classified as a vocational education. Here 'pragmatism' means the objectives of all the courses framed for different classes should be clearly classified and indicated. The classification should be divided into two categories - one in which there is a crash programme and the other in a spiral method so that it may prepare students for higher studies. Considering economic conditions of the country, the aims of the commerce education should not only be the higher education but it should be broken at different stages in such a manner that the student may get employment at the termination of a special stage,

We shall discuss the utility of the present courses in the context of our political and economical development and also what a student can do after passing the Higher Secondary examination in commerce.

ABSENCE OF AIMS AND OBJECTIVES IN COMMERCE EDUCATION

The following are the traditionally accepted aims and objectives of the commerce education :-

1. It develops the economic ability of a student to such an extent that he may become fit for taking up various jobs effeciently and successfully.

2. It imparts, develops and sharpens students' insight into the complexities of economic behaviour of the society.

2(a) It creates general efficiency in the student as it imparts a systematic knowledge and trains the students to pursue life in a disciplined way and makes him understand the economic behavious of the society.

3. It develops the qualities of tolerance, social service, politeness etc. in its recepients. It teaches the students how to meet people in a civilised manner. These qualities are essential to the growth of a business undertaking.

4. Theoretical education in commerce is supplemented by practical examples and is able to prepare the students for practical purposes so that he can have a clear under - standing of business organisation, management operation of a large and small concerns.

5. The commerce education creates a practical inquisitiveness in a student and he become alive to his domestic economics which will fill him with a feeling of self-reliance in the money-dominated society.

6. A commerce student can contribute sufficiently to the development of socio-economic conditions in the country. His practical education in commercial transactions creates in him the spirit of patriotism.

7. Commerce education has transcended the barriers of land and nationality because it has been realised that no country is self-sufficient and it has to depend on other countries for its requirements. This realisation has helped the development of the international outlook and universal brotherhood.

8. Through the knowledge of commerce, it is possible for the citizens of tomorrow to acquire proper understanding of the budget and also the implications of organising expenditure according to income. Successfull living is some times disturbed due to economic imbalances, knowledge of commerce is helpful in eradicating such disturbances.

The aims and objectives put forward by the traditionalists do not help in classifying the commerce courses properly and adquately. These aims and objectives can be attributed equally to Economics, Sociology, Arts and Science. They do not explainmxmkx the reality and speciality of the commerce education and are to be placed in the realm of idealism and imagination. The primary difficulty is that we have given the name commerce to all the studies in commerce and its definition is so wide that all the practical and theoretical knowledge can be included in it. It was essential to classffy the aims and objectives according to the class-standard and its utility at that stage, but no one has taken notice of this vital problem so far in the country. When the teachers in the Teachers

Training Colleges were asked what they would teach regarding the fundamental objectives of the commerce education, their answer was 'those which are given in the book'.When asked, whether those objectives do not apply to other branches of knowledge, the usual reply is that they do. These objectives can be for any subject which has some realistic relation to life and society. The inference is that we have failed to give a distinctive form to the commerce education so far. In those countries where commerce is being taught in schools, numerous formal and informal studies have been conducted during the pre and post developmental period of the commerce education. The studies made in the U.S.A., according to Jessie Graham in her monograph on 'The Evalution of Business Education in the United States' classify the studies as dealing with the following problems:-

1. History of business education in secondary schools.

2. Aims and curriculums of secondary business education.

3. The Status of the business education as revealed by state-wide studies.

4. Junior high schools business education.

5. Junior college business education.

6. University education for business.

7. Training for leadership in business education.

8. Curriculum for the education of business teachers.

9. Educational and professional status of business teachers.

10. Analysis of the difficulties and duties of business teachers.

11. Supply of and demand for teachers of business subject.

12. State certification requirements.

13. Related teacher-training studies in other fields.

The U.K. has also conducted various studies on the problems and their solutions, and tried to make an upto date study. In socialistic countries, although commerce education is not considered as a separate discipline, much emphasis is being on business management and industrial education. We have copied the discipline from the British educational system of a remote past, but could not keep ourselves abreast with the new development as is being done in the U.K. We have never tried to ~~do~~ modify it according to our needs and environment of the country. So far no empirical study of the achievement of the present educational system in the commerce has been made in the states or in the country as a whole which could have been followed and necessary modifications made in the curriculums. In fact, we have failed to give a specific direction to the commerce learning. A very few states have endeavoured to formulate aims and objectives of the commerce education so that its various branches subjects might have been studied with



a sense of achieving perfection and comprehension but there seems to be no thinking in a wider perspective in this direction (we shall discuss this problem elsewhere).

The basic question for deeper reflection is that in the present conditions, when it has gradually become the responsibility of the whole society, and trade and industry are passing away from the hands of an individual to the public, what should be the structure of the commerce education to suit the changed environment of the country and whether the system will be able to click with the principles of our socialism we have accepted and be able to extend it further. If we want to introduce the socialistic way of life in the country, we will have to attach importance to the transformation of the present commercial system in the country for the simple reason that industry and trade are the back-bones of the material progress of a country. Most of our educationists, who have imbibed the capitalistic philosophy, are unable to contribute to this new idea. We have tried to know from the experts of commerce education what, within the political framework of the country, should be the structure and form of commerce education which would suit the needs of our political aims. Most of the educationists have not answered this question fully and well and a mm few have turned over the pages of books only. Some of them have honestly said: 'I have never thought on this point and never felt the need of thinking in this direction'.

A significant change has been witnessed during the preceding years in commerce education. There is a large exodus of students from Arts and Science to Commerce. For the past so many years, at the university level, the commerce faculty has trailed behind all the other faculties. But this increase in the number of students in commerce faculty is not because of certain improved efforts to modify the commerce education or a change in its aims and objectives, but it, to me it so seems, is due to a cyclic change which often occurs. Today people are fortunately realising the futility of science education for the purpose of employment. The present unemployment of doctors and engineers in the country and their exodus to foreign countries-brain-drain we may call it - has confirmed their contention. On the other hand, commerce graduates are in such a great demand that every body with commerce qualification is getting lucrative jobs both in the private and public sector. This can be taken as one of the important aspect of it . But in service, even today, there is no differentiation between arts, science or commerce graduates.

No efforts has been made so far to lay down the aims and objectives of commerce education either at school or at the higher x university level in Rajasthan. The curriculum committee or Board of Studies never gave a serious thought to this vital question. How and why and where should there be changes in curriculum of a particular subject ? No fact finding study has been made so far to judge the standard of a particular level and formulate a suitable course to suit the age group of the

stage of the development. Inspite of our best efforts, we could not find out the norms laid down by the Rajasthan Secondary Board or any directives which were given to the Commerce-Syllabus-Committee which would guide it while framing a new syllabus. To our surprise, there has been no change in the commerce curriculum during the years under study. The idea behind such a changeability may be any thing but educational.

Supposing that we accept the aims of the commerce education laid by some unknown experts of past and they are so perfect that need no change even in the present changing society, the question remains how we can keep a continuous order from the class VI to M.Com. If we consider stages in commerce education; (as has been suggested by various Commissions), we have to put class VI to VIII in one group, and IX to XI in another group (in some states the other group is from VIII to XI). There should be the curriculum development in a chronological order so that the sequential order may be maintained progressively and a subject may be divided class-wise accordingly. From class VI to VIII, all the subjects have been amalgamated under one heading-commerce, but the ratio of different subjects have not been established nor have the aims been justified. What is the validity of these lessons and this order ? Whether the comprehensibility of the students, and their reading skill have been judged ? These are a few questions that must be considered and answered.

The commerce teachers, at lower classes, opine that the courses at that level are imbalanced and hetrogeneous. They have never been consulted by the powers-that-be and the framing of the curriculum is in the hands of those who have nothing to do with these classes. The tragedy is that the teachers, with lowest qualifications, are engaged in teaching these classes. Those who have some background of educational science, do not care to understand the mental development and psychology of the students reading in these classes. Hence, the imbalance.

The teacher is not clear about the out come of his teaching. Almost all teachers maintain that they have never thought why a particular lesson is being taught and what would be its outcome. They teach the lesson because that is in the book or in the syllabus. Majority of the students read and mug-up the lessons without any probing or inquisitiveness. It seems that this is the only objective of the syllabus framers that the students may do well in the examination. This is the be-all and end all.

The general opinion is that our educationists impose unwanted idealism, but we do not find the slightest trace of such idealism in the syllabus. The aims and objectives explained by these experts to our investigators are so general in character that they can be applied to any subject in Humanities. The fact is that the commerce education is considered liberal education and if the general aims and objectives are attributed to it, there is no surprise in it.

Unfortunately, the separate functions of each subject have not been well-defined and therefore the question of their integration into a well-ordered strategic plan does not arise. The given aims and objectives today are outmoded and are the legacy of the British rule. They do not fulfil our needs and aspirations.

Most of the educationists hold the view that the education should have a broadening and liberalizing influence on the mind of its recepients and if any education is of a specialised nature it cannot be treated as liberal education. Their contention is that if we want to keep commerce education within this approach, limitation on syllabus should not be rigid and specialised. The commerce education should continue as a generalised education. The utilitarian approach of the commerce education has aroused the anger of many critics in the country and abroad. Their critisism is that the practical nature of the training provided by most of the subjects in commerce has little educational value. If education means the development of the student's faculties viz., thought, judgment and expression, commerce education, with all the vocational training, has the capacity of giving the student the power to think clearly, to make authentic judgments and to express himself precisely and concisely. The Crowther Report (1959) refuted the charges of these critics and maintained that "it would be a mistake to draw too shape a distinction between vocational studies and educaation. Often they are the same thing..... the greater part of the work done in institutions of further

education would fit into any definition of what education should be." It is because this that the commerce student gets knowledge of other branches along with the commerce education. In his book 'The Principles of Teaching Method (1962)' R.P. Insent remarked: 'it is possible to teach classics in such a way as to make it a soulless mechanical grind. It is possible to teach handicraft or commerce so as to make it a vehicle for liberal education. The difference lies in how the subject is taught'.

Along with the above view, it is also futile to apprehend that by imparting commerce education in lower classes, the mental development of boys and girls will be hampered. The commerce education has a broader horizon and includes many of the subjects like History, Economics, Sociology etc. with in its folds. The commerce education can be imparted in such a manner that the students may get adequate knowledge of trade-occupations, office-work and public-relations in the ever changing society. The teaching of commerce subjects helps forming standards that become habitual and, therefore, useful It is capable of developing qualities that can be applied in a wider field and teaches valuable discipline. It raises the standard by checking poor diction and sloven expression and adds to the students' cultural bearing and gives him confidence in life. Not all subjects provide equal opportunities for improving the education and developing the personality of the student. However, what opportunities there are must be got

hold of, if commercial subjects are to enjoy the recognition in the scheme of education to which their merits entitle them. Therefore, it is imperative to understand the aims and objectives of the commerce education in the right earnest and coorelate them in such a way that one subject may assists the other. Once the objectives of the sources are determined, they should be organised into a strategic plan for achieving these objectives.

The difficulty arises when the student considers the courses hackneyed, uninteresting and burdensome and when the courses does not arouse the power of understanding, of taking a decision and expressing things for himself and when thus he cannot develop his own personality. If the commerce courses are taught with a narrow outlook, the aim of commerce education will lose its validity. Therefore, it is most important to determine the aims and objectives of commerce education before its curricula are framed. They are explained hereinafter.

Commerce-teachers will have to bear the responsibility of determining the aims and objectives of various courses in their faculty and decide the order of the topics for each class. They should try to evaluate their experience in regard to the issues that confront the student in and out side the class-room, regularly and objectively, so that the defects are removed and the courses may be brought forward to the standard and requirement. Unfortunately, the teacher has no opportunity to utilise his class room experience and he has become a slave to the syllabus only. It is said that the teacher is free to

express his opinion before the Board for necessary improvement in the courses, but he feels that his opinion is never valued and the Head-master or the Principal insists on finishing the courses and nothing else. The teacher has no liberty of modifying or improving its contents to the needs of his students. This state of affairs is not only in Rajsthan but through out the country and unless some reformative measure is taken in time, there is no possibility of improvement in the present commerce curriculum.

CLASSIFICATION OF COMMERCE EDUCATION:

The Education Commission (1964) has accepted the fact that the school curriculum is not properly designed to meet the needs of modern times. Its thinking is that the education is a three-fold process of imparting knowledge, developing skills and inculcating proper interests, attitudes and values. Our schools are mostly concerned with the first part of the process- the imparting of knowledge- and carries it out. Even this is an unsatisfactory way. The curriculum places a premium on bookish knowledge and learning by rote,method, makes inadequate provision for practical activities and experiences. It is dominated by examinations external and internal. The curriculum becomes not only out of date as compared to modern knowledge, but it also becomes out of tune with the life of the people. This is the wholesome observation of the Commission but it applies to the commerce education to a great extent. The commission contends that our syllabus limits itself to the

theoretical knowledge which again is imparted in a traditional method and is very bookish. We have touched upon the contours of these problems elsewhere and now will try to find out where in lies the solution.

The commerce teachers were interrogated for the solution of the problem and asked whether commerce should be classified into different groups. About 80 percent of them kept silence and a few suggested certain minor changes in the curriculum. 5 percent of the teachers agreed that some sort of classification was necessary to divide the commerce courses properly in a crash programme. Some of the educationists are of the opinion that the courses should be divided in such a manner that certain progressive standards are maintained. This suggestion leads us to another problem. Suppose a student wants to discontinue his studies after a certain stage, will not his knowledge remain incomplete and to get workable knowledge, will he not have to go for further studies beyond his means ? And contrary to this, all our Education Commissions, with one voice, say that a student should acquire sufficient workable knowledge after Higher Secondary to enter life to earn his living.

The per capita income in India is at a very low level in comparision to that of the world. She has attained the stage of economic development to a certain extent only. The experts have helped our country to reach the take-off stage. Her educational attainments are at a very low stage according to a UNESCO study (education, manpower and economic growth 1964).

India comes under the category of semi-developed nations. This is evident from the following table:-

TABLE No.18

| Indicators | Under devel. countries | Partially developed countries | Semi-Dev. countries (India) | Developed countries |
|---|---|---|---|---|
| Composit Indes (Secondary-Higher education) | 3 | 21 | 60 | 115 |
| Teachers(First-Second level) Per 1000 | 17 | 38 | 53 | 80 |
| First Level Enrol. (adjusted) | 22 | 24 | 62 | 73 |
| Second level Enrol. ratio(adjusted) | 2.7 | 12 | 27 | 59 |
| Third level Enrol. ratio(adjusted) | 0.15 | 1.6 | 5 | 11 |
| Percent enrol. in Humanities, Fine Arts and Law facul. | 34 | 39 | 33 | 32 |
| Public expend. on education as percent of National income | 3.7 | 2.1 | 3.1 | 4.2 |

With the explanation of education, as the unemployment is increasing in the country, one can do away with the uselessness of our present educational system. During the year 1972 the increase in the number of the unemployment was by 35 percent over the percentage that was in 1971. This percentage was enough for rising up in revolt in any other country.

but we, because of philosophy of our falism and tolerance, have curiously accepted the fait-accompli as unalterable. Under these circumstances, should we not determine afresh the aims of our education in commerce and establish its objectives ? Should we not now impart such an education which may give opportunities for jobs right from the lower level ? For this, we will have to embark on a bold new curricular venture with well established aims and objectives and did farewel to the present thoughtless curriculum. A good and purposeful curriculum with progressively advancing objectives according to the changing pattern of economy will be a constructive solution of the unemployment problem.

Classification of aims and objectives of commerce education is necessary to frame the curricular of various subjects in commerce at different levels. The classification may be done in such a manner that the profilic character of the subject remains the same but a complete and wholesome material may be supplied to the student which will help him get employment at the end of a specific stage i.e. at the end of VIII or IX class. This procedure will not only maintain the continuous progressive character of the subject but also put it in a scientific order.

The classification suggested above correlates with the recommendations of the Education Commissions where they suggest that those students who do not want to continue their higher studies after Sec-ondary or Higher Secondary should be provided with such a course that mayhelp them secure a job.

Dr. Rao, in this report on commerce education also suggested a purposeful education.

The commerce education may be grouped in the following manner :-

1. Upto middle classes - Business Education.
2. Upto Higher Secondary - General occupational Education,
3. with Special Emphasis on Office Organisation and Work.
3. Upto Graduation - Commerce Education in All Its Different Aspects.
4. In post-graduation - Specialisation in Different Branches of Commerce.

(1) The objectives of business education is to prepare the young boys and girls for the vocation viz., Accounts Clerk, copy writers and other type of clerks, receptionists, mimeographers, office machine operators, sales assistant etc. This type of education will be directed towards acquiring skill, knowledge, ability and attitude important in securing and serving primary jobs in business houses and public offices. This education should also prepare the students for those things which seem most likely to encourage, prepare and motivate them for carrying out greater responsibilities in later life. He is to be inspired in such a way that he may acquire adequate knowledge, insight and understanding to shoulder the responsibilities in his line with rare acumen.

(2) As the student enters the Higher Secondary standard,

he should be acquinted with the commercial activities around him and prepare himself for the jobs of ordinary responsibilities. We should obtain the necessary knowledge and skill regarding the consumers demand, office management, problems of applied economics and commerce etc. He should be trained for such services which not only prepare him for office jobs but also for independent vocationse, that of a typist, steno-grapher, Secretary, receptionist, accountant etc. Along with such a type of commerce education, they should be given knowledge of other branches too. The knowledge of language is most essential at this level and the student should get proficiency in expression. The three language plan is most justified and will give the student better understanding and expression in the broader field of commercial activities. From which level the study of language should start in right earnest and at which level it should end, is a controversial question. The commerce education is incomplete if the student does not gain adequate knowledge of language. Very little emphasis is given to language education of the commerce students today in Rajasthan.

We are not suggesting anything for higher classes because of our limitations but our simple observation is that even at higher level there is a lot of repetition which can be avoided if the aims and objectives are well defined and a link is maintained. This will facilitate the grouping of the subjects properly and in a progressive manner.

The objectives of the commerce education, on the basis

of the aforesaid classification, can be laid down as follows:-

1. Attainment of simple knowledge of commercial and official working so that the students may get enough skill and ability to serve these officies. Here the students may be prepared for preliminary duties.

2. Students may be trained for the actual working of the business houses. This will enable them to understand the present system of organisation and management and they shall be inclined to probe into the problems with which they are confronted. We shall call it the 'exploratory objective'. Under this objective, the capacity and inclination of a student will be judged before guiding him to different lines of business and economic activities. The courses should be framed accordingly.

3. The commerce students be made conversant with those activities in commerce in which they get employment. They should get so much knowledge of the activities that they may be impelled to master them and to broaden their horizon of learning. This will sharpen their intelligence, develop business skill and shape them into responsible citizens. We call it business skill objective.

4. In order to improve the business ability of a student, he is urgently required to strengthen the understanding-

bility of economic manoeuvring and business emancipation of the present world. For this he should be taught applied aspects of economics of the country with greater emphasis on the local conditions. We call it understandibility objective.

5. The commerce student should be acquainted fully with thee consumers' behaviour in the market. This should be given priority in economics courses for commerce students. This study will not only be profitable to the business-world but the consumer, too, shall be benefited becamse of being independent. We term it the behavioural objective.

6. The commerce education should be imparted in such a way that its receipient may use it for his individual benefit. We may use this sort education in taking down notes on a delivered speech in Shorthand, the Typing, in maintaining Accounts,e in the professions like statesmanship and in research work, agency business and in keeping the correspondence etc. We shall call it personal objectivel

7. One of the main objectives of the commerce education is to prepare the students for higher studies. Teachers in the college education are of the opinion that students without background of commerce education do not fare well in B.Com. classes. They seriously maintain that students without commerce education at school stage should not be

admitted to the B.Com. classes for the reason that these non-commerce students are unable to receive the higher contents and are backward in the higher pursuit of learning. Generally speaking, the present courses at the school level in commerce are being prepared in view of the college education. This can,however, be an important aim of school education, but it should not be an end of the tether. We call it 'higher education objective'.

Determining the objectives mostly depend on the economic and commercial conditions of a region or state and require slight modifications accordingly, but in this connection it is supposed that the commerce education shall be able to help the boys and girls who discontinue their studies after secondary or higher secondary stage and enter into life. On the other hand if they continue the studies, they shall be able to prepare themselves fully for future.

On the basis of our investigation we shall try to determine the rational aims and objectives of each subject,that is being taught in secondary and higher secondary classes. The subjects taught upto higher secondary level in Rajasthan are: Book-Keeping and Accountancy, Elementary Principles of Business Method, Economic and Commercial Geography, Secretarial Practice, Banking, Typewriting, Shorthand etc. There have been very nominal changes in the curricular of these subjects during the years under study, but in the absence of definite aims and objectives no justification can be given to the present subjects. Here we

try to lay down the aims and objectives of each subject on the suggestions given by the teachers and other experts.

BOOK-KEEPING & ACCOUNTANCY:

The student should acquire adequate skill, accuracy and precision in recording every-day-business-transactions strictly on the principles and methods of Book-keeping and Accountancy.

The study of Book-keeping and Accountancy should enable the student to cultivate precision and self-scrutiny in his work.

The study should develop the qualities of preserverance and concentration in him and he should acquire the ability to do hard and honest work.

The study of Book-keeping and Accountancy should help the student acquire insight in the subject and appretiate the accounts.

It should includete in him the qualities of honesty, impartiality and patience in maintaining the accounts.

For the achievement of the given aims, the curriculum for class VI to VII and IX to XI should be decided in such a manner that a student may acquire the knowledge of Book-keeping and Accountancy in a systematic and progressive manner. Upto the class VIII the student should acquire a reasonable proficiency in maintaining Journal and Ledger and full knowledge of simple

Cash Book and day to day transactions. Upto the class XI, the student should be equipped with necessary and sufficient knowledge of accountancy to the extent of preparing final accounts with adjustments. At this stage the student should be able to handle the accounts of partnership and other business concerns with accuracy. His power of thinking for realising the significance of business transactions should be developed adequately.

There should be a complete equipoise in the courses of the two groups (VI to VIII and IX to XI). The framing of courses should be in an ascending order.

ELEMENTS OF BUSINESS PRACTICE

The knowledge of business practice is not essential for whole time jobs in the business undertaking, but has great value in the practical life of a person. Therefore, its aims of teaching should be determined with care. They may be as follows:-

The study of the elements of commerce should develop the interest of students in commercial methods along with the general knowledge of the various activities of a business house and its problems.

The study should be able to provide the student with an insight and intelligence to grasp and appreciate the working of the business world and draw out a difference between the administrative set-up of

di different commercial institutions.

The study should give an opportunity to the student to satisfy his curiosity regarding the different aspects of business activities. This will enable him to formulate his ideas with interest towards the various problems of business actions.

The student should develop power to make timely decision with better understanding of the study of business methodology, technique and its compaexity.

The study should build-up business attitude and outlook in every student.

In order to achieve the aforesaid aims, it is necessary to promote the habit of inquisitiveness in, observation and investigation into the commercial activities. This will acquaint him with practical working of commercial institutions and create the spirit of doing the work with confidence and tact. From class VI to VIII, he should be given preliminary training in the official routine, and in advanced classes, from IX to XI, the student should be acquainted with the business organisation and its coordination so that he may be able to understand the theory in practice.

To impart knowledge of business-practice successfully, the students should be taken to the business, industrial, financial and banking institutions for practical study. This will enable them to understand the actual working and the

retared problems. They will help dev-lop the habit &f self-relation, original thinking and enable them to take pragmatic decidions.

ECONOMICS AND COMMERCIAL GEOGRAPHY

A thorough knowledge of economic development of the locality, area, region, and the state is imperative for the student of commerce. Therefore, the following aims may be laid down for the study of economics:-

Its study should enable the student to understand the problems of economic development around them. This will help them in forming correct opinion about the ups and downs in business in finding necessary solution and taking right course of action.

The study of economics should create interest in the student for understanding the principles of economics and develop-liking for and skill in the study of economic problems. He should be able to form his independent opinion.

The study should reveal the student the efforts made to make India economically self-sufficient. They should acquire the knowledge of hinderances in the way of our planned economy.

It should prepare the student for further studies of economics. On the basis of the above aims, the student should be of theoretical and practical aspects of economics. The

study of principles of economics should start right from class VIII and continue upto XI class. The principles should be taught in such a way that the students may prepare themselves for higher and deeper studies. They should be alive to the current problems of the economic world. They should be taught only the present accepted theories of economics.

The commercial geography should be taught in class XI and X and the economic development, in XI class. In this way the student would acquire the basic knowledge of principles of economics and economic development of the country. The horizon of the subjects should be widened gradually.

BANKING

Banking is considered the back-bone of modern commercial activities. Therefore, its thorough knowledge must be imparted from the very beginning of the commerce education. The following aims and objectives maybe laid down for Banking education:

Its study should prepare the students for understanding the general transactions of a bank and he should know the operation of bank accounts.

The subject should make the student alive to the role of the bank in the general economic development of the country.

This study should train the student not only to banking jobs but also to his personal benifit. The student should understand the complete mechanism of banking

system of the country.

The study should educate the student of the banking system of other countries so that he may be able to draw out a comparision.

The achieve the above aims, a preliminary knowledge of tb the banks should be given to the student from class VI. The education should be practical. He should learn the opening of a bank account and withdrawal of cash from the bank upto class VIII. The local banks are to be contacted for imparting the practical training.

Fro m class IX to XI, students should be conversent with the operation of various accounts in the bank. They should understand the financial operation of loans and credits. At this stage the students should become well-versed with the theory and practice of banking working.

Whole of the banking education should be practice based.

COOPERATION

India is endeavouring hard to accept the cooperative way of life. It shall be possible only if our trade and industry are organised on cooperative principles. The people of the country have accepted thbs principle and the State Governments are striving to boost-up the movement. Students of the commerce should be given the fullest knowledge of the subject from the very biginning. To achieve this end the following aims and

objectives are to be determined :-

The study of cooperation should inculcate the spirit of mutual help and consolidation of personal resources for the common benefit.

Its study should develop such an attitude of self-help amongst the poorer section of society through cooperative efforts that they may be able to improve their conditions collectively. The student should be imbused with the spirit of cooperation from the initial classes.

This study creates and promotes democratic outlook for organising the economic activities of the society through cooperation in conducting the business and functioning of the industries,

For the attainment of the aims, the students should learn the importance of cooperation and its basic working upto class VIII, From IX to XI, students be trained in the cooperative techniques and acquainted with the various forms of cooperative organisations. By class XI, students should be fostered with the sense of responsibility and leadership for shouldering the higher responsibilities of the growing cooperative sector in India.

INSURANCE

In the business world of today, where their is risk

at every step, Insurance has assumed much importance. After the nationalisation of Insurance business opportunities of employment before the common man have increased and therefore, its study should be taken in all seriousness. The following aims and objectives may be specified:-

The study of insurance should develop in students an attitude of observation in the problems of insurance business. They should be alive to its wider activities.

It should enable the students to have an intelligent understanding of insurance transactions and acquire skill in conducting the insurance business.

This education should includate, in students, the habit of taking a calculated risk in business, making him bold in venturing business decisions.

The study of insurance should acquaint students with the contributions made by the insurance business in the development of planned economy of the country.

In order to achieve the aims students should acquire full understanding of the importance of life. Fire and Marine insurance and know its fundamental principles. In class IX, they should be conversant with broader principles and distinctive characteristics of different types of insurance business. In classX and XI, students should have training in conducting insurance business, solving its problem and under-

standing the methodology through physical observations. They must critically study the working of Insurance Undertakings along with the class teaching.

SHORT-HAND

Short-hand is important not only from the professional point of view but it also benifits a person in his individual capacity. It is of universal use in Business, Jouralism, Research and Voting etc. Therefore, students of short-hand should acquire perfection in the art of short-hand. The following aims and objectives can be laid down for it:-

The practice of short-hand should develop in the student an interest for taking down lectures, discussions, letters etc. with promptness and accurary.

This study should prompt the student to precision and exactitude in his work.

The study of short-hand is required to acquaint students with the art of transcription into long hand with accuracy, speed and neatness.

For the achievement of these aims, students should master the signs in class XI and after that in class X, and XI they should be able to take down dictations, lecturer discussions etc. with speed and accuracy. Dur attention should be paid to correct writing at a good speed.

TYPE-WRITING

Usually short-hand and typewriting go together but type-writing too has its independent utility. Therefore, the students should acquire proficiendy in typing. The following should be its aims and objectives:-

The learning of type-writing should enable the students to get proficiency in typing letters, and other written material necessary for the office routine work.

The study should be done in such a way that students may acquire speed, accuracy and efficiency in type-writing.

The practice of type-writing should develop, in the student the habit of neatness, speed and artistic approach an typing.

It should create qualities of alertness and general orderliness in students.

To achieve the aims, students should have full command over the key-board in class IX. Special stress should be on the accuracy and neatness and he may be allowed to type the printed matter. In class X, the student must acquire speed with accuracy and neatness in typing the hand-written matter. They should also develop the habit of maintaining speed with stationary impressions. This practice should be given through out in class

X and XI. In class XI they should be acquainted with the working and mechanism of the type-writer and should know fully its technique to the maintain.

During the practice on the type-writer, students should learn it by touch system. Finguring work on type-writer should be taught with caution so that they may not adopt the sight-system.

Elsewhere we have stated that no serious attempt has been made to determine the aims and objectives of the commerce education in Rajasthan. In their absence, our curricular have been stagnant.

We sent a questionnaire to teachers, educationists, businessmen and old commerce students who are working in business and industrial concerns in the State, and got their view point on the aims and objectives laid down for different subjects taught in commerce. Their opinion is tabulated below:-

TABLE No.19

DETERMINATION OF AIMS AND OBJECTIVES OF DIFFERENT SUBJECTS IN COMMERCE EDUCATION

| | B.K. | B.M. | Com. Geo. | Coop. | Bkg. | Ins. | S.H. | T.W. |
|---|---|---|---|---|---|---|---|---|
| **In Support:** | | | | | | | | |
| Teachers | 201 | 189 | 300 | 291 | 302 | 189 | 220 | 307 |
| Educationists | 8 | 8 | 9 | 7 | 10 | 9 | 12 | 12 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Old Students | 65 | 78 | 71 | 80 | 79 | 86 | 92 | 88 |
| B.Men. | 31 | 27 | 33 | 28 | 30 | 32 | 41 | 36 |
| Not Supported: | | | | | | | | |
| Teachers | 26 | 30 | 12 | 24 | 26 | 42 | 10 | 12 |
| Educationists | - | 1 | 2 | 4 | 3 | 4 | - | - |
| Old Students | 7 | 3 | 5 | - | 6 | - | - | - |
| B.Men. | - | 2 | - | 6 | 3 | 1 | - | - |
| No Reply: | | | | | | | | |
| Teachers | 109 | 117 | 24 | 21 | 6 | 95 | 106 | 17 |
| Educationists | 17 | 16 | 14 | 14 | 12 | 12 | 13 | 13 |
| Old Students | 28 | 19 | 22 | 20 | 15 | 14 | 8 | 11 |
| B.Men. | 29 | 31 | 27 | 16 | 27 | 27 | 19 | 24 |

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The table indicates the urgency of determining of aims and objectives of Commerce courses in Rajasthan. Suggestions given by persons, working in the actual field, are valuable and due weightage should be given to them by experts responsible for framing the Commerce syllabi.

It is absolutely necessary to know the valuable opinion of teachers and other educationists. Their feelings and thinkings regarding the needs for the determination of aims and objectives must be considered before the cirriculum is framed. Almost all opine in favour of our suggestions and hold that they can be considered suitable pointers for further discussions.

The aims and objectives determined are only tentative

and need discreet rethinking. Determination of aims and objectives of the Commerce Education is an important project in itself and must be taken up either by the State Institute of Education or the NCERT. Concerted efforts looking to the present and future needs of the States and country on the whole before framing the syllabi are required on the part of the curriculum-framers to determine the aims and objectives of various courses.

## IV. COMPARATIVE STUDY OF COMMERCE CURRICULA OF DIFFERENT STATES IN INDIA

Education has remained the State subject for the last one century and consequently various States have formulated their courses of study according to their own requirements and convenience. Whatever efforts had been made on all-India level to reform or augment the courses to attune them to the modern needs and aspirations, the State autonomy remains uppermost. The reason is that proper consolidation or standardisation of courses on all-India level could not be accomplished. The Mudaliar Commission, to a very great extent, succeeded in formulating a standard for framing the syllabus throughout the country. It suggested the courses of study should be practical. The word 'practical' could not be fully defined and, therefore, the recommendations of the Commission were not fully implemented all over the country. The Kothari Commission tried to give an ideal and representative curriculum for these classes. The country-wide efforts were made for its follow-up at every level. There are still no signs of harmony and homogeneity. No efforts have been made to standardise the courses on scientific basis so as to make inter-competition in various standards possible.

The present state of affairs is because of apathy towards systematic evaluation of the achievements in the field of syllabus-development on an all-India basis. However, in the recent years s-ome efforts have been made to promote

the inter-state understanding by exchanging delegates to study the course-expansion and development thereof in another State. The N.C.E.R.T. has kept this track open for the various subjects groups to visit neighbouring States and acquire first hand knowledge of their achievements and shortcomings in the field. After the establishment of State Institutions of Education and Science almost in every State, a certain filliping is noticeable in the field of inter-State educational relationship and vigorous efforts are being made to reorient and improve the syllabus-contents of various subjects at State Level. If the process is expeditiously followed with an open mind, the day will not be far when we shall be able to consolidate our courses at least, at the Higher Secondary level.

So far as the Commerce education is concerned, no efforts have been made either to reorient or consolidate the courses at any level throughout the country. (It is surprising enough that even the Education Commission or the Secondary Education Commission did not consider it worthwhile for a deeper probe and has only casually mentioned its name in their reports). The result of this apathy is that nothing has been done towards the standardisation of its subjects on all-India level and even the inter-state dialogue could not be possible so far. The V.K.R.V. Rao Report on Commerce has also been ignored because of the attitude of the Education Commission towards the Commerce education.

Unfortunately, there is no analogical streamlining in

the States. In some States Commerce has been introduced from class VI whereas in some other States from class XIII or X. In some of the States commerce has gained importance in class IV. The question that remains unanswered is the proper understanding of the Commerce-pragmatisms in the present context. Why, and at what stage of education, the Commerce courses and syllabuses are to be introduced ? But little thought has been given to this point and thus there is no anchor hereabout.

A great dissimilarity has been noticed in the teaching of commerce subjects even in one State and therefore no efforts have been made in verifying the teaching practices in various States. A few of the following reasons can be enumerated about the diversified teaching methods in Commerce education:-

1. On the basis of the recommendations of the various Commissions, due weightage has not been given to the Commerce education and consequently, the States could not pay special attention to it.

2. The purposiveness of the education in the country has always remained abstract and high sounding. A few feeble and guarded voices have been raised in support of utilitarian aspect of education, but they could gether intensity only when the political leaders started denouncing the present system of education. Overnight, our educationists and ~~xxx~~ planners started finding faults with the system but without suggesting any solution. The Commerce education thus remained neglected and we could

not determine adequate and proper standards for its study.

3. The Kothari Commission went to the extent of ssuggesting the introduction of Commerce education from class X. It felt that it was ineffectual in lower classes and should be removed. This attitude of the Commission discouraged many States from introducing the commerce subjects in lower classes and they started showing apathy towards it.

4. In 'practical education', the whole stress weightage is on commerce teaching only as a Craft. It seems very quixotic to make a mess of the so called practical education without considering the aptitude and inherent skill of a student. The commerce education, if taught properly, has its practical importance and we need it vitally. But it has been sadly and criminally ignored by all the persons that count.

5. Formulators of commerce syllabi could not put forth the pragmatic aims and objectives of the commerce education before the educational experts a general, and, therefore, they could not judge the utilitarian aspects, and consequently the subject remained ignored.

In order to estimate and evaluate the commerce education at school level, an effort was made to involve the partipation of all the States having commerce subjects in their schools but, most probably, many of them neither did consider it worthwhile

to attempt evalution of commerce education and nor did they respond to our repeated requests. In some of the States there is no independent existance of commcers courses and they expressed their inability to supply the commerce syllabi to us. In all, we get nine commerce syllabi from different States. (including two syllabi from the two different Boards in Maharashtra). Here, we shall try to make a comparative study of the syllabi we received.

Converting the subject-matter into figures we get the following table:-

TABLE No.20

VARIATION OF SUBJECT TOPICS IN DIFFERENT CLASSES-STATEWISE

| Subjects | | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | M.R. (Poona) | M.R. (Nag.) | Hariana | W.B. | Raj. | Keral | Asam | M.P. | Orissa |
| A/c. | IX | 7 | - | 6 | - | 10 | - | 3 | 1 | 3 |
| | X | 6 | - | 8 | - | 2 | 1 | 3 | 6 | 3 |
| | XI | 14 | 6 | - | 6 | 9 | 7 | 3 | 12 | 8 |
| Eco. Geog. | IX | 9 | 1 | 2 | 17 | 9 | 1 | - | - | - |
| | X | 4 | 4 | - | 17 | 10 | 1 | 3 | 6 | 8 |
| | XI | - | 3 | 7 | 9 | 12 | 10 | 4 | 8 | 8 |
| Ele. Bkg, | IX | - | - | - | - | - | - | - | - | - |
| | X | - | -- | - | - | - | - | - | - | - |
| | XI | - | - | - | - | 10 | 3 | - | - | - |
| Ins. | IX | - | - | - | 3 | 4 | - | - | - | - |
| | X | - | - | - | 2 | 5 | - | - | - | - |
| | XI | - | - | - | - | - | - | - | - | - |

(Contd...)

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Type | IX | - | 5 | - | 8 | 6 | - | - | - | - |
| | X | - | 4 | - | - | 4 | - | - | 8 | 9 |
| | XI | - | 8 | - | 13 | 6 | - | - | 8 | 6 |
| Hs.H. | IX | 5 | 8 | - | - | 8 | - | - | - | - |
| | X | - | 4 | - | - | 4 | - | - | - | 7 |
| | XI | - | - | - | - | - | - | - | - | - |
| B/M | IX | - | 2 | 5 | - | 5 | - | 4 | - | - |
| | X | 7 | 3 | 7 | 13 | 3 | - | 4 | 4 | 8 |
| | XI | - | 7 | 1 | 6 | 6 | - | 2 | 5 | 4 |

Note.- Total number of topics suggested in each paper.

The aforementioned table is a revelation of many glaring and varied contradictions. Let us scan the table subject-wise. In Book-keeping and Accountancy of class IX, the highest number of topics (10) is in Rajasthan and the lowest (1) in Madhya Pradesh. The three States do not teach the subject at all. In the same subject in class X the highest number of topics is (8) in Harayana and the lowest is (1) in Kerala and it is not being taught in Maharashtra (Nagpur) and West Bengal. When we look into the topics in class XI, we find that in Maharashtra (Poona) as many as (14) topics are in the syllabus and in contrast thereto (3) in ~~Assam~~ Assam, and surprisingly enough, no topic is extended to class XI in Harayana. Similarly, the topics are very unevenly distributed in all the states excluding Assam where they are three in each class. In Rajasthan much burden is cast on class IX, and class X is equipped with very little work. In Madhya Pradesh the topics are raised to six times in class X and twelve times in class XI. These

figures speak volumes for themselves. The distribution is thus haphazard, irrational and academically unsound.

Similar is the fate of Economic Geography. In West Bengal while there are 17 topics each in class IX and X respectively, only 9 topics have been given to class XI. In Rajasthan there is an ascending order of 9, 10 and 12 topics in the three classes. In Kerala only 1 topic has been alloted to each of the IX and X classes and there is an abrupt jump to (10) topics in class XI. What the syllabus-framers had in their minds is beyond comprehension. It has been left out in class XI in Maharajshtra (Poona), in class X in Hariyana and in class IX in Assam, Madhya Pradesh and orissa. Again, we find that West Bengal has proposed equal topics for IX and X classes but reduces its strength to only half in class XI.

Looking into the syllabus of Elementry Banking, we find that out of all the States under study, only two States, Rajasthan and Kerala- have introduced this subject in class XI only and the latter has taken up only one-third of what is being taught in the former. The principles of Elementry Insurance appear only in the courses of IX and X classes of West Bengal and Rajasthan. In Rajasthan, it has been arranged in ascending order whereas in West Bengal, in the descending order. Similar is the case with the Hindi Shorthand. Only in four States this subject is being taught in a very arbitrary manner. In Maharashtra (Poona) it has been prescribed only in class IX, in Orissa in class X and in Rajasthan

it is being taught upto class X. The arrangement of the topics, both in Maharashtra (Nagpur) and Rajasthan, is in descending order.

Business Method is being taught in every State but the irregularity and haphazardness is evident every where. The order of gradual ascension is seen in Maharashtra (Nagpur) but the framers in West Bengal unnecessarily made the courses top-heavy in class X and reduced it to less than half in class XI, and all, taken together, ignored it in class IX. In Maharashtra (Poona) it has been introduced in class X alone. In Rajasthan there are almost equal topics in classes IX and XI but they have been reduced to half in class X. The subject is not being taught in any of the classes in Kerala and does not figure in class IX in West Bengal, Madhya Pradesh, Orissa onwards. In other States too, which are running the courses, there seems to be no justification to the distribution of topics in different classes.

Teaching of 'Type-writing' is also not very hopeful and as many as four States are not having this vital subject in any of the classes. The class-wise balance is also not noticiable any where.

From the aforesaid analysis, it has become crystal clear that there is no rational balance of the courses throughout the country and whatever has been branded as 'topics', there seems to be no serious and scientific thinking behind it. Education being the State subject, it seems that there is a

craze among the subject-framers that they should keep their courses quite different from that of the other courses. It may be that they are so careless about, and ignorant of, the courses of other States that they never took the ~~kmm~~ trouble of going through them while framing their own courses. The irony of the situation is that the crescendo of protest of scientific and academic planning has all along been there against this maddistribution of the courses in the country, but no one has ever paid any attention to this most legitimate demand of ~~th~~ the persons engaged in the teaching of commerce subjects. It is astonishing to note that even this obviously necessary comparision has not been made by the various Education Commissions because of their utter apathy towards it.

During the subject-wise analysis we notice that whatever papers have been introduced in different classes, there is no scientific justification for the existing distribution of various topics in each class. The chronological order of the subjects' study according to the different class-standards has seldom been kept in view and no notice has been taken of the suitability of topics on weightage-basis. The same topic appears in different standards in different States. In some States the subject-content is very heavy while in other States, it is quite negligible, and again, in some, it is spread over all the classes, and, in some, confined to only one class. The manifestation of this vicious state of affairs will be possible in the following subject-wise analysis.

BOOK-KEEPING AND ACCOUNTANCY:- The following table indicates that the 'double-entry-system' is being taught in IX and XI classes in Maharashtra (Poona),in Rajasthan, West-Bengal and Orissa. It has been prescribed in class IX but in Kerala it appears in class X. Similarly, the 'Final Accounts' is studied in class X and XI in Maharashtra (Poona), Madhya Pradesh and Orissa while in Rajasthan, it appears in the syllabus of class IX, in Harayana in class X and in West Bengal, Kerala and Assam in class XI only. The 'Banking Accounts' is in the syllabus of class IX in Maharashtra (Poona), Haryana and Assam whereas it is in the syllabus of class X in Rajasthan. In Maharashtra (Poona) the 'Receipt and Payment Accounts' is in class IX and XI, in Rajasthan it appears in class X and XI, but in Haryana it is taught only in class X. In the same way, the 'Joint-Stock-Companies' appears in the curriculum of class X in Assama and the 'Consignment Accounts' in class IX. The 'Industrial Final Accounts' appears in the syllabus of class IX in Maharashtra (Nagpur) and Orissa. One will conclude from the table that 'Branch Accounts' and 'Government Accounts' in class XI in Kerala, 'Book-keeping' and 'Institutional Accounts' in class XI in Maharashtra (Poona) alone, the 'Capital and Revenue Accounts' in class XI in Madhya Pradesh and 'Reserve Accounts' in class XI in Rajasthan alone.

TABLE No.21

TABLE SHOWING BOOK-KEEPING AND ACCOUNTANCY IN DIFFERENT STATES IN INDIA

| TOPICS | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Mah. (N) | Ori-ssa. | Mah. (P) | Haryana | W.B. | Raj. | Kerala | Assam | M.P. |
| .Definitions | - | - | IX | IX | - | IX | - | - | - |
| .Words used | - | - | - | - | - | IX | - | - | - |
| .Double entry | - | X | IX,XI | IX | - | IX | X | - | - |
| .Primary books | - | - | - | - | - | IX | - | - | - |
| .Books & Division | - | - | IX | - | - | IX | - | - | - |
| .Ledger classific. | - | - | IX | - | - | IX | - | - | - |
| .Sub. Books | - | IX | IX | IX,X | - | IX | IX | - | - |
| .Cash. recon. | - | - | X,XI | X | - | - | - | - | X |
| .Trial Bal. | - | X,XI | X,XI | XI | - | IX | - | IX | X |
| .Final A/cs. | - | X,XI | X,XI | X | XIX | IX | XI | XI | X,XI |
| .Indian A/cs. | - | - | X,XI | - | - | X | - | XI | - |
| .Errors & Recti. | - | XI | X | - | - | XI | - | - | X,XI |
| .Banking | - | - | XI | IX | - | X | - | X | - |
| .Recpt.& Paym. | XI | - | IX,XI | IX | - | X,XI | - | IX | - |
| .Types of A/cs. | - | X,XI | IX | X | - | - | - | - | - |
| .Invoice | - | - | - | X | - | - | - | - | X |
| .Adj.entries | - | - | X,XI | X | - | XI | - | XI | X,XI |
| .Current A/cs. | - | XI | XI | - | - | - | - | IX | XI |
| .Open & Clos.Adj. | - | - | - | X | - | - | - | - | X |
| .Depreciation | XI | - | - | IX | - | - | XI | - | IX |

Contd.....

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 21. Consignment | - | - | - | - | - | - | - | IX | - |
| 22. Partenership | - | - | XI | - | - | - | XI | X | XI |
| 23. Jt.Companies | - | - | - | - | - | - | - | X | - |
| 24. Reserve Fund | - | - | - | - | - | IX | - | - | - |
| 25. B/E & Bill Book | - | XI | XI | - | XI | XI | - | - | - |
| 26. Cur.& Avrg.DueDt. | - | - | - | - | XI | XI | - | - | XI |
| 27. H/I & R/O A/cs | XI | - | - | - | - | XI | XI | - | XI |
| 28. Cash Book | - | - | - | - | XI | - | - | - | XI |
| 29. Income & Exp.A/c | XI | - | XI | - | XI | XI | - | - | XI |
| 30. Bal.Method | XI | - | - | - | - | - | - | - | XI |
| 31. Cap.& Rev.A/cs | - | - | - | - | - | - | - | - | XI |
| 32. Single entry | - | XI | XI | - | XI | - | XI | - | - |
| 33. Ind.& Coop.A/cs | XI | XI | - | - | - | - | - | - | - |
| 34. Branch A/cs | - | - | - | - | - | - | XI | - | - |
| 35. Co.& Coop.A/cs | - | - | - | - | - | - | XI | - | - |
| 36. Book-keeping | - | - | XI | - | - | - | XI | - | - |
| 37. Inst.Accounts | - | - | XI | - | - | - | - | - | - |

The wide disparity in the syllabi of various States, as has been discussed about Book-keeping and Accountancy, will be evident from the study of various syllabi (see appendix 1 to 6). The course-imbalance, and diversification in the course-contents, illogical distribution of topics and unscientific approach towards syllabus framing have gone a long way in lowering our standards.

These imbalances were discussed with some of the educa-

tionists and syllabi framers and the general consensus was that the present haphazardness ought to be removed from the commerce syllabi on all India basis and some urgent ~~afaf~~ efforts were to be made to make the course contents smooth. We should further try to stream-line our efforts on country wide level.

In order to remove the present equivocal state of affairs, the following steps may be suggested :-

1. Aims and objectives for all the courses may be determined on all India basis. These should be discussed and adopted by the different States.

2. A thorough probe into the present commerce syllabi is essential before embarking upon an all India commerce syllabi. This work may be taken up by the N.C.E.R.T. or the Ministry of Education, Government of India.

3. The attitude of the Education Commissions, towards commerce education, should, be re-examined and certain forms be laid down to make the courses more pragmatic.

4. It should be decided, once for all, from which class commerce education should be imparted.

5. There should be a continuous dialogue between the different States regarding the determination of contents at various stages and periodical evaluation of the

workability of the curriculum.

The Industrial and Commercial development of different States may be taken into account while determining the course contents of various standards.

V. CURRICULA FOR COMMERCE EDUCATION

The Mudaliar Commission and the Kothari Commission have denounced, with one voice, the existing school curriculum as narrowly conceived with no goal in view and fully out-of-date. The Secondary Education Commission went into the details in enumerating the 'strong and persistent criticism of the existing secondary schools curriculum'. Following are the points :-

1. The present curriculum is narrowly conceived.
2. It is bookish and theoretical.
3. It is over-crowded; does not provide rich and significant contents.
4. It makes inadequate provision for practical and other kinds of activities which should reasonably find room in it, if it is to formulate the whole of the personality.
5. It does not cater to the various needs and capacities of the adolescents.
6. It is dominated too much by examinations.
7. It does not include technical and vocational subjects which are so necessary for training the students to take part in the industrial and economic development of the country.

Regarding the school curriculum the Kothari Commission observed: 'against the background of the striking curricular developments that are taking place abroad, the school curri-

culum, in India will be found to be very narrowly conceived and largely out-of-date. Education is a three fold process of imparting knowledge, developing skills and inulcating proper interests, attitudes and values. Our schools are mostly concerned with the first part of the process and carry out even this in an unsatisfactory way. The curriculum places a premium on bookish knowledge and Rote learning, makes inadequate provision for practical activities and experiences, and is dominated by examinations, external and internal. However, as the development of useful skills and the inculcation of the right kind of interests, attitudes and values are not given sufficient emphasis, the curriculum becomes not only does not keep pace with the modern knowledge, but also becomes of tune with the life of the people. There is thus urgent need to raise, upgrade and improve the school curriculum.

Both the Commissions hold similar views on the defects of the schools curriculum. The Radhakrishanan Commission also holds identical views on the existing school curriculum.

All the defects and drawbacks put forward by these Commissions are equally applicable to the commerce curriculum. This is evident from the following discussion.

A questionnaire was circulated among the teachers of commerce in the state and 64 teachers were directly interviewed in connection with the aptness of the existing commerce curriculum in the State. The teachers who were interviewed, were of all the grades with a minimum standing of ten years

as commerce teachers. Their views are indicated in the following table :-

TABLE No.22

TEACHERS' OPINION REGARDING THE EXISTING SCHOOL COMMERCE SYLLABI

| Teachers' Opinion. | Bookish | Poor Content | Theore tical. | Exam. oriented. | Non-pro gressive | Not uptodate |
|---|---|---|---|---|---|---|
| Questionnaire | 201 | 196 | 300 | 314 | 112 | 325 |
| Interview | 52 | 61 | 62 | 64 | 40 | 48 |
| No reply:- | | | | | | |
| (a) Qs. | 124 | 129 | 25 | 11 | 213 | 0 |
| (b) Int. | 12 | 3 | 2 | 0 | 24 | 16 |

325 teachers replied to the questionnaire and the same questionnaire was discussed with 64 teachers. The table shows that a large majority of the teachers was very critical of the existing commerce syllabi and their views generally corroborate with the views of the Commissions. Consequently, the general criticism levelled against the school curriculum equally applies to the commerce curriculum in particular in the state of Rajasthan.

The most interesting part of this State of affairs is that during the period under study very little attention has been paid towards this vital problem and no attempt has been made so far to revise or modify the curriculum of the

commerce-studies. It will be evident from the table given as follows:-

TABLE No.23

VARIATION IN THE CURRICULUM OF COMMERCE SUBJECTS

FROM 1963 to 1972

| YEAR | B/K & A/C | | B.M. | | C.G. | | SH.H. | | BKG | |
|---|---|---|---|---|---|---|---|---|---|---|
| | S.S. | H.S. | S.S. | H.S. | S.S. | H.S. | S.S. | H.S. | S.S. | H.S. |
| 1963 | 12 | 58 | - | Nil | Nil | 66 | Nil | Nil | Nil | Nil |
| 1964 | Nil | Nil | - | Nil | - | - | - | - | - | - |
| 1965 | Nil | Nil | - | - | - | - | - | - | - | - |
| 1966 | Nil | Nil | 33 | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1967 | Nil | Nil | 50 | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1968 | Nil | Nil | 10 | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1969 | Nil | Nil | 33 | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1970 | Nil | Nil | - | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1971 | Nil | Nil | - | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| 1972 | Nil | Nil | 50 | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Total Variation. | 1.2 | 5.8 | 17.6 | Nil | Nil | 6.6 | Nil | Nil | Nil | Nil |

Note.- B/K & A/C : Book keeping and Accountancy
B.M. : Business Method
C.G. : Commercial Geography
SH.H. : Short-hand
BKG. : Banking
S.S. : Secondary School
H.S. : Higher Secondary School.

Figures are in percentage of the total years.

The table shows clearly the curricula stagnancy in the commerce education during the years under review. If we take 1964 as the base year, there is no variation in the syllabus of Book-keeping and Accountancy during these ten years. It means that the syllabus framers felt no necessity of revising it under the present volcanic development of knowledge. This state of affairs remain in every subject which is being taught in these classes.

However, there is some variation in the syllabus of Business Practice for class IX and X (it is 17.6 percent) but in class XI there is nothing worth mentioning. Some of the teachers told us that the courses which they had pursued about 20/30 years back during their school days are still continuing in these classes of commerce. We have grouped class IX, X and XI in one and put their courses in a progressive order. There are quite a good number of changes in Business-Method course for class IX and X during the years under study, but the courses for class XI are not affected by such changes. That the course could remain unchanged is something extra-ordinary. When tremendous efforts are being made to reorient the syllabi of other subjects in Humanities and Science, why the Commerce Subjects are not being touched is another question to be considered. The S.I.E. and the S.I.S.E. are doing some useful work in various subjects but it excludes the commerce & education.

In the year 1967-68 the S.I.E. framed a new syllabi for classes VI, VII and VIII and the authors were asked to write books based on that syllabi. However, neither was the syllabi tested nor was it referred to the commerce teachers in the State before the preparation of the books. And again new books are being prepared through the N.T.B. with a new syllabi. Again, this time also nothing has been done to ascertain the suitability of the syllabi. The findings of the Kothari Commission 'the curricular revision attempted so far has been of an ad-hoc character not generally ~~xkx~~ preceded by careful research, not based on adequate exercise and expertise and not followed by such necessary supporting measures as the preparation of learning materials, the orientation of teachers or the provision of the needed physical facilities' are still in abeyance in regard the Commerce Education. It is the responsibility of the S.I.E. to go for research in commerce curriculum and relate it to the teaching aid facilities, quality of teachers and the needs of the students with reference to their socio-economic background, if it is desired to upgrade the commerce curriculum. The N.T.B. is a Governmental Publishing Agency and is therefore, expected to go in for any empirical study before the publication of a book. To some satisfaction, however, the N.T.B. tried to get the commerce books reviewed by experts, but they limit the review work upto the correction of language and arithmetical mistakes only.

The Rajasthan Board of Secondary Education, is responsible for the development and growth of the Secondary and Higher Secondary education in Rajasthan. In the Board, the curriculum is prepared by the subject-committees. There is a committee for framing the commerce syllabi and it is represented by the college teachers, headmasters and commerce teachers. But, as is evident from the table given on page 3, no attempt has been made so far to revise the courses on the basis of careful research which may fulfil the required needs of the region and the students. Actually the present syllabi has cramped the freedom of teachers and made revision work very difficult.

The Rajasthan Board of Secondary Education is doing some valuable work in the field of education and has given lead to the country in many direction, but so far it has failed to take up the Commerce Education seriously. It has also limited its activities the framing of the commerce syllabi and demanding books from the publishers only. The books are reviewed for the sake of review and it is said that it has become a business with the Reviewers of the Board.

DETERMINATION OF STANDARDS:

Determination of standards is a ~~hard~~ herculean task in the system of education. Because of the changing social order and international interactions. The standards cannot be fixed for all times to come. With development of science and

technology the world has grown (become) small today and dimensions of knowledge have increased so rapidly that e standards lose their importance with in a short period and need revision. Determination of standards should be a continuous process. With this view in mind, the R.B.S.E. and the Directorate of Secondary Education call the experts to scan the syllabi every year, but the result is stagnancy and incompetence of the courses. The anomaly in the working of these committees is that the revision is not preceded byan adequate research work for determining the standard of a class and the curriculum. Before revising the previous syllabus, the syllabus framers never put the questions to themselves, "what is the necessity of a change and/or revision ? Why should a particular topic be included in or deleted from a particular syllabus ? What is the justification of a specific topic for a class and what is expected of the student to gain for it ?" These questions are to be answered by empricsl studies.

Unfortunately it is not being done in the state so far and what ever changes we notice in the syllabi,they are capricious. Such arbitrary changes in the syllabus do not help either the teachers or the students in the pursuit of further knowledge. Unless the standards are fixed, the revision or changes in the syllabus shall not help develop Commerce Education.

Views of the commerce,teachers, businessmen and old

commerce boys, regarding the influence of the commerce courses on students, are consolidated in the following table:-

TABLE No.24

EFFECT OF COMMERCE CURRICULUM ON THE PERSONALITY OF THE STUDENT (various levels)

| Class | Full | Partial | Little | Nothing |
|---|---|---|---|---|
| Knowledge | 82 | 260 | 120 | 8 |
| Skill | 97 | 180 | 180 | 12 |
| Interest | 156 | 230 | 74 | 40 |
| Tendency | 100 | 108 | 194 | 68 |
| Value | 62 | 106 | 101 | 201 |

The table shows that the present commerce curriculum does not provide full knowledge, skill, interest, tendency or value to the students. 325 teachers, 85 old students of commerce and 60 businessmen responded to the questionnaire. The businessmen were very critical of the commerce syllabi. Cent percent businessmen feel that the commerce students do not acquire the necessary skill, interest and tendency in commerce subjects and are to be trained afresh for business purposes. Old students feel that the study of commerce subjects does not lead them any where in the practical world and they conclude that the commerce subjects impart partial or a little knowledge and skill to their younger generation and they are unable to inculcate adequate interest in the subjects.

However, most of the teachers argue whatever the subject matter is the outcome is satisfactory and much more can be imparted to them if the present syllabi is modified to suit the needs of the age.

The horizontal analysis of the given opinion shows that the curriculum does create an interest among the students (32,1 percent); imparts them partial knowledge (55.3 percent) and develops an inclination towards the commerce subjects (41.4 percent) even then the germination of values is not noticable in the student community (42.8 percent of the people hold this view). The table on page No.6 has been reduced to the percentage as follows:-

TABLE No.25

PERCENTAGE EFFECT OF THE CURRICULUM ON THE STUDENT'S PERSONALITY.

| Class | Full | Partial | Little | Nothing |
|---|---|---|---|---|
| Knowledge | 17.5 | 55.3 | 25.5 | 1.7 |
| Skill | 20.9 | 38.3 | 38.3 | 2.6 |
| Interest | 32.1 | 42.6 | 15.7 | 9.6 |
| Tendency | 21.2 | 22.9 | 41.4 | 14.5 |
| Value | 13.2 | 22.6 | 21.4 | 42.8 |

Note.- Although the percentage variation does not indicate the sharp difference by consolidating the three groups, it still ventilates a clear tendency.

Now let us discuss the vertical position of the opinions. We will see from the table below that the percentage has reduced to a great extent but it maintains its position:-

TABLE No.26

VERTICAL PERCENTAGE EFFECT OF THE CURRICULUM ON THE STUDENT'S PERSONALITY

| Class | Full | Partial | Little | Nothing |
|---|---|---|---|---|
| Knowledge | 16.6 | 30.4 | 17.9 | 2.5 |
| Skill | 19.9 | 21.0 | 27.0 | 3.5 |
| Interest | 30.6 | 23.5 | 11.0 | 13.4 |
| Tendency | 20.3 | 12.7 | 29.0 | 20.4 |
| Value | 12.6 | 12.4 | 15.1 | 60.2 |
| Total opinion | 493 | 854 | 669 | 334 |

The maximum number of the people opine in favour of partial effect of the curriculum and the majority feels that it is helpful to impart knowledge and on the contrary 60 percent of the people in group 'nothing' feel that the curriculum utterly fails in appreciating values in life. However, about 31 percent in group 'full' suggest that the curriculum is able to create interest among students.

Teachers are optimistic in regard to the commerce curriculum. But when they were asked to explain the basis for their contention, no one could give a satisfactory answer.

Average about 30 percent feel that the present commerce curriculum does not lead them anywhere.

At present there is no opportunity for the teachers to assess their students on the basis of the above criterion. Again they do not get the freedom of judging students in any other way, but through the terminal examinations which is very bookish. In response to the question most of the teachers hold that there was a lack of planning, specially in respect of selection and gradation of concepts and skills in the curriculum that impeded proper comprehension and building up of the learning materials in a particular standard.

In order to make the curriculum scientific, many unusual and irrelevant topics are introduced which were either sub-standard above standard. If this contention of the teachers is accepted, the views given on the effect of commerce curriculum on the personality of the students fall flat. In order to determine the standard, there is thus a great scope e for a well planned research in this field.

At present there is not much involvement of the subject teachers either in the preparation of courses for various standards they are connected with or in evaluation of the impact of the subject on the general development of the student. It is evident from the resentment of subject teachers that their participation in the syllabus framing has never been considered necessary by the Board or the Departmental

authorities. The present system of determination of courses for a particular standard is a mockery of the scientific approach. On the contrary, 85 percent teachers maintain that they should be consulted before the syllabi are framed. 10 percent of them feel that if they are taken into confidence even during the syllabi framing, many of the short-c omings of the curriculum will be removed. Out of 64 p teachers, who were interviewed, 48 accepted with contempt the ignorance of the syllabi framers regarding the standards and their requirements. They felt that no teacher could give serious thought to this vital question because of the general apathy the commerce teachers to involve him t in the determination of the standards of different classes and to frame the courses accordingly.

It has been observed that there is no objective study behind the determination of the standards or in regard to framing the syllabi . It has been seldom ~~xxxx~~ contemplated that the needs of adolescents are related not only to the acquisition of knowledge and the promotion of intellectual ability etc. but to give them fuller practical knowledge of the subject. Thus the changes are unrealistic and unsystematic, not conducive to the needs of the standard. The better way would be to consult the subject teacher before making any change in the syllabi.

'Reading with understanding' has been emphasized by many educationists with a caution that without proper

foundation at the school level, the future education of the child will receive an 'irreparable set-back'. What the 'proper foundation' should be and how it should be prepared, is a question to be answered. The framers of thee curriculum have not laid down the basis on which the commerce educational structure is built-up. It is possible only when different standards are determined and the curriculum is framed accordingly. Contrary to this, if the curriculum is formulated without adequate thinking and research, it will remain imbalanced and aimless.

Prior to the introduction of any change in the curriculum, proper try-out of such a change is imperative. The S.I.S.E., Rajasthan, Udaipur made some such experiments during the past few years and got very encouraging results. If some such efforts are made for the commerce education also, we would see the difference. Sixty-five percent of the teachers opine in favour of try-out before introducing anye change in any class, However, twenty-eight percent did not care to give their opinion and seven percent said that there was no need for any try-out for the reason that such a try-out would be fruitful only when the present educational system is completely overhauled to suit the modern needs and trends.

The study obliges us to identify the standard of the students for whom the curriculum is framed and see how far it becomes a paradigm for further study. It requires much probing.

The determination of standards is a gignatic task in itself and no clear-cut tool can be designed to measure it. Still there is some scope for a well planned research to formulate a certain model, with all the accepted variables, for the commerce educational profile with reference to the situations in educational field in the State of Rajasthan. This project should be taken up by the S.I.E. and the N.C.E.R.T. after ascertaining its ingredients. It will require psychological analysis of various age-groups to know their mental development and receptivity at each stage. This will enable us to ascertain and fix a standard for a particular stage and provide a marked trend for the determination of future standards. There are various methods indicated in the 'science of education ' and many more methods can be evolved if the evaluation machinery is properly geared up in time.

The N.C.E.R.T. has taken up the work of evaluation of text-books of Arts subjects but has completely neglected the commerce subjects. Even in regard to them the curriculum has not been scanned on scientific lines. One of the reasons of this appathy is the recommendation of the Kothari Commission which has indirectly suggested to begin the commerce education after class X. This made the enthusiastic of commerce education despondent and nothing, therefore, has been done in this direction so far. The irony of the situation is that inspite of the indifference of the S.I.E., the commerce education has spread around in most unexpected dimensions at the school level in Rajasthan. Still no substantial work is being done

in this direction either by the S.I.E. or by the Board of Secondary Education. The Government of Rajasthan should suggest to the S.I.E. to take up the work of commerce education vigorously in the right earnest. The S.I.E. should start a cell for the commerce education. The first task of the cell should be to determine the standards and to keep the following points in mind:-

(1) The commerce education should train the students to be adaptable.

(2) This education must widen the horizon of their interests in different fields of learning.

(3) It should build-up the personality of the students to the extent that they may acquire confidence in their work.

(4) The commerce education should provide them with ample opportunity to go for higher and deeper learning.

For the determination of a suitable standard for a particular class, it would be necessary to judge the mental development and power of receptivity of the students in the State in various parts and on various levels and prepare the courses accordingly. The controversy, whether the commerce education should be content-oriented or method-biased has lost its weight, and people in other countries have fully realised, through various experimentations, that the adaptibility

of a child is greater than that of an adolescent and thus deeper knowledge may be given to a child in 'SUTRA' form and should be expanded at the later stage. In Rajasthan, nothing has been done in this direction so far and the educationists are still after the long beaten path of methodology. The S.I.S.E. has done quite a good work on the content-orientation but the S.I.E. has not turned its attention to this vital problem. What the nature of the courses for VI to VIII classes should be is a matter of serious thinking and experimentation. If a proper and dynamic approach is maintained from this level onwards, there will be no difficulty in determining the courses for higher classes. This will not only maintain the grand gradual development of commerce knowledge frome class VI to XI but will give an opportunity to the students to go for different occupations also, either after the first group or the second without inadequate, half-baked and partial knowledge, as is the case today.

As already discussed, standards for each group should be termined and planned before the introduction of any subject or course, no one has taken up this issue with gravity either in the State of Rajasthan or in the country. Some of the psychological studies, which are more of theoretical nature than practical, are before us, and they do not lead us to the useful goal when w they are applied to the commerce education.

Some of the educationists were amazed at the idea of standardisation. Their contention was that the classes were

the 'standards' and to there was no need for such an effort to restandardise the class. However, considering the needs of the modern society and expansion of commerce activities in the practical world, it is very essential to re-determine the standards. As we have established before, determination of standards should be a continuous process in an educational system. Therefore the educational organisations should take up this work earnestly and without delay.

PROBLEMS OF CURRICULAR FRAMING IN COMMERCE:

One of the main problems of curricular development is the universal application of the curriculum in the State. In the name of curricular stream lining, the regional requirements are completely ignored thereby hampering the growth of developed areas. We should introduce a unit-course in commerce and frame varied courses for different regions. This method will neither create any financial loss to the institution nor will it create the state-wide dearth of text-books. It is certain that there will be no need of books produced by the W.T.B. and the commerce teachers will have to shoulder the responsibility of collecting the challenging material for their classes. So far as the requirements of books is concerned, they will have to be cyclostyled for easy availability. Such books can be revised and supplied at short notice.

Teachers have, however, endorsed this view but many educationists and officials in the Education Department have criticized it as unrealistic and cumbersome. The present system

is very expensive and unsuitable to the regional needs. One very pertinent questions came up during the discussions with the teachers as to what would happen to the teachers in the Government Institutions, if the regional courses varied with each other. The answer was that the courses would be framed on the regional basis and the teachers a had that much of background to take up the courses without difficulty. Again, was there the need of such frequent transfers of teachers ? What so ever the difficulties may come across this venture, it is worth while to experiment it at the middle stage of our education.

One of the main advantages of the present system is that a student can continue his studies in any part of the State without embarrassment. The uniformity of the curriculum facilitates a balanced standard for each class through out the State, but the major drawback of the system is that it does not provide any chaâlenge to the brilliant students to show their mettle. All the areas of the State are not equally developed -economically and commercially- and their problems are also different. If the curriculum is framed on regional basis, better educational standards may be attained and developed. This will create ample inspiration and opportunity for learning by doing. Before introducing the 'unit courses', they should be experimented in some selected areas and after analysing the results, they should be adopted throught out the State. There may be a common curriculum throught out the state, for various subjects viz., Hindi, Geography, History etc., but commerce

education, with an objective in view should be developed on the basis of unit course. However, some courses of common nature, may be applicable through out the State. During the initial stages, the State should be divided on the basis of industrial and commercial growth of the area and from class VI to VIII a the commerce courses should have ample variety in developed and non-developed areas.

It is also possible to start different courses for various a categories of students in one class, e.g. in VI class of the same school. Most of the schools in Rajasthan are Government owned and the introduction of this diversified course shall not involve much administrative financial questions or involve prestige point in it. If this experimentation is taken up, surely the level of commerce education will go up and it will become really a business education upto class VIII. These experiments have successfully been conducted both in the Capitalistic and Socialistic countries. Themefore, the success of the experiment in the State should not be gravely b doubted.

To start with, the Directorate of Secondary Education should frame three types of commerce syllabi for each standard and the schools should have option to take up any one of them or as much as they like. After the first experiment, the courses should be modified and recast to suit the needs of different areas and then a 'unit syllabi' may be framed. This experiment should be done in three years.

The three types should be the average, the above average and the general. The school may adopt one or more syllabi according to its financial and administrative facilities.

For the determination of standards in the present syllabi, the following questions should be answered :-

1. Should the nomenclature of commerce (having wider meaning) be changed to 'Business Education' at the level of the class VI, VII and VIII and the scope of the sub-limited?

2. What should be the sequential order of the topics from class VI to VIII, which would enable a student to acquire sufficient practical knowledge at the end of class VIII and how will its consolidation prepare the pupil for further studies in the higher classes ?

3. What should be the standard of the courses and their topics from class VI to VIII ? Is the present curriculum pragmatic in its approach and chronological in order to help the gradual development of the child?

4. What would be the level of a student's mental growth at class IX and what material should be given to him at that stage ? This has to be determined. To what extent is the present curriculum (which will be analysed later on) successful and how should it be modified to suit the aspirations of the modern world ?

5. It has been estimated that about 50 percent of the

students go for jobs just after the Higher Secondary. Thus a searching question arises: what should be the chronometer for commerce courses in the Secondary and Higher Secondary classes which may prepare them for business, official and personal management and working ? How far can the commerce courses be made pragmatic ?

b. What commerce courses should be framed ? For those students who want to continue their further studies, Some rough view is when there are framing Training Institutes for specialised training in the country, simple liberal education should be imparted through out the schooling period. How far is this view justified ?

We have already discussed that people with ordinary means are unable to afford the expenses of these institutions and most brilliant but financially poor students are deprived of these facilities. In the commerce education structure, it is partinent to consider the diversification of commerce courses in such a manner that may suit the needs of higher education and professional training. This will encourage a few students to go to higher level of commerce learning and others to take up the jobs in the business and official establishments.

A great deal of probing will be required to explore new avenues of the Commerce Education if we want to achieve the new objectives laid down.

It is suggested that the Government of Rajasthan should appoint a Committee to go into the complixities of the problems and work out a realistic solution for the future structure of commerce education.

The commerce courses may be divided mx into the following broad divisions. This will give a clear identification to each course and will also maintain the continuity of the knowledge:-

1. Business Education - from class VI to VIII.

2. Organisation and Management of Business Undertakings - from class IXt to XI.

3. Administration of Commercial Establishments - after class XI.

The above classification may be taken in broader perspective of the commerce education. The various related subjects can easily be added and modified according to the future requirements of our business undertakings, and the mental development of those students who join the commerce courses.

## SUBJECT-WISE

## SCANNING OF COMMERCE CURRICULA IN RAJASTHAN

We have conducted a general survey of the commerce curricula in the preceding chapter and found that almost are the courses were stagnant and even then the syllabi have changed every year. There has been a severe controversy on the formulation of commerce syllabi for classes IX to XI but to effective result has been achieved so far and the Board of Secondary Education is facing the same music. We approached the teachers, businessmen, officials and the subject-experts in the individual syllabus and tried to gather their views. A brief summary of their consolidated views is given hereinafter.

### BOOK-KEEPING AND ACCOUNTANCY:

The subject acquired its prominent place in commerce courses from the early start of the subject in the State of Rajasthan. Its subject matter was taken from the U.P. syllabus and therefore the question of determining the aims and objectives did not arise. After the formulation of the syllabus, the formulators perhaps completely forgot it and this is why there is no noticeable change during the years under study. The only one difference, 'Rectification of errors' in 1968, was removed from class XI but the same was again introduced in the same class. In the year 1963 the 'Balancing and Closing of Accounts' did not appear in the syllabus of class IX but the same was added during the

subsiquent years and again the 'Bank and its Allied Accounts' was not included in the course of class X but again an year later that was incorporated in it. The 'Fundamental Principles of Book-Keeping and Accountancy' was introduced in class X but from 1965 to 1970 it was taken off from it and reintroduced in 1971 and then earmarked to class IX during the next coming year. Similarly, the 'Final Accounts' remained in the syllabus of class IX upto 1972 but during the subsequent years it was prescribed for the higher classes. The fate of 'Inward and Outward Returns' was sealed after 1963. It lost its place from the syllabi a few years later.

On an enquiry from the commerce teachers, 204 out of 372 reacted very sharply and condemned the syllabus as static and out dated, and suggested complete overhaul of it so as to suit the modern needs. Most of them who opine in favour of the change, are from the younger generation and the 120 teachers who are opposed to any change are those who have put in more than 10 years' service. 48 young teachers could not suggest any thing. Most of these teachers, have developed a special style and mugged-up the exercises so well that they don't have any need to look into the book even, and, hence, are against the change. The younger generation of teachers, having had an experience of recent confrontation with various problems of Accountancy, feel that the present syllabus might meet certain needs of the higher education but it certainly does not cater to the needs of the business world in practice

as also to those pupils who go for h jobs after Higher Secondary, but it would not mend matters to the desired extent. This is the reason why 264 out of 516 teachers feel that the present courses in Book-Keeping and Accountancy are not pragmatic and only 156 teachers argue in favour of its utilitarian aspect. They think that the students learn basic principles of Book-keeping and Accountancy, Journal entries, posting into ledger, closing and balancing of Accounts, preparation of final accounts etc. and thus they can pick-up the work done in the business houses easily. However, 96 teachers refused to give opinion.

346 teachers forcefully advocate the pragmatic approach to be adopted in syllabus framing and a majority of 60 per cent argue that there is no need of having practical approach in lower classes and the syllabus should be made so attractive that proper interest may be generated in the student and he may take up the subject seriously. And we faced the every annoying question- why education ? As the modern trend is, our education must be utilitarian and thus there is the need for a pragmatic approach.

It has been seriously felt that there should be stream-lining of the course contents right from class VI to XI, but so far no effective efforts have been made in this direction and there seems no coordination between the syllabi of different classes. It is interesting to note that the majority of teachers are not in favour of coordination. Out of 444

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teachers as many as 396 are opposed to the idea of coordination but 152 vote for the coordinated gradual development of commerce courses right from class VI to XI.

Many teachers do not hold any opinion regarding the group formation in commerce teaching. However, 96 teachers stress the need of making the Book-Keeping course purposive and suggest that a thorough practical knowledge of Journal and Ledger should be given to the commerce students from class VI to VIII to enable them to take-up 'Bahi-Khata' work at any business house after passing the VIII standard.

In the name of commerce education in Rajasthan, only one book has been prescribed to each standard from class VI to class VIII. It is a mixture of all subjects. When the total impact of commerce courses at this stage in taken into consideration, there seems to be no defect in this amalgamation but it will have to be concluded that they cannot prepare the students for jobs after passing out the VIII standard. Evidently 280 teachers out of 444 feel that there should be one book for class VI, two, for class VII and three, for class VIII. They also feel that the syllabi of different classes should remain different. Of course, implicit continuity should be maintained between all levels. In this way the ascending diversification should be maintained in the course contents of different classes which has forcefully been recommended almost by all the Commissions on Education, because if a student wants to stop his studies after class VIII to go

for a career, he should be equiped with so much knowledge that hemay be able to earn his earnings. Hence the courses should be developed in an ascending order from class VI to VIII. The present course-framing in commerce education is based on the recommendations of the Mudaliar Commission. People wanted certain modifications in its recommendations but the apathy shown by the Kothari Commission bleached away the rosy prospects of modification. However, for many reasons, the pressing need for a change can be justified.

If the accounts are maintained properly and regularly, a businessman can appreciate his financial position, business trend, receipts and payments and the profits he earns during the period. In big business houses', Accounts' is the life-blood of their working. Now the Accounts does not indicate only the financial position of the business but they also regularly supply very vital information to managers and administrators. With the help of Accounts on modern style, managers are able to stop wastage and irregularities of the business and formulate suitable policies for the effective working of the business. In a word, the Accounts is the barometer of business working and indicates the real position of it at any stage of working. Accounts has established itself as the most powerful media for controlling wastage and bringing efficiency to a business house.

After the computerisation of Accounts, it has become possible to know the financial position at any time; estimate

the future investments and prepare the managerial plan for the control and regulation of business. But this mechanical device will not reduce the importance of thorough knowledge, of accountancy as it helps developing the skill, accuracy, neatness, consistancy and discipline in the student, enabling him in taking decisions objectively and imparatially.

It will be helpful in analyising a few of the problems of Book-Keeping and Accountancy before going into the study of its syllabus. The questions are whether the courees are in chronological order and according to the standard of the class ? whether the syllabus is sufficient for engaging the students throughout the year and it can be taught comprehensively or there should be only selective study in the subject.

It will be evident from the syllabus that there is no coordination in the syllabi of IX to XI class and no rational in allotting the topics is established. As the commerce courses from class VI to VIII are a mixed lot, it will be necessary to see th what weightage has been given to each subject in different classes and how far it has been balanced. The main problem before the teachers is that they should finish the course within the stipulated time. It was enquired which of the subjects could be completed with-in the academic year and which were those that could not be completed within the required time and needed selective study. It has been noticed that few of the papers can be finished within a few months while

some of them are so lengthy that they cannot be completed within the academic year.

The Cash-Book and Journal are being taught in class VI after Mahajani method. A thorough practice is given in the preparation of Primary Books like Kachcha Rojnamcha, Kachchi Rokad Bahi etc. and journalisation of Jama Jakal Bahi, Nam-Wakal Bahi, Purchase Return Book and Sales Return Book are also taught.

The Primary Books, Trial Balance, Closing of Accounts, Purchase Accounts, Profit and Loss Accounts and Balance Sheet are taught in class VI. In the Primary Standard, students practise the preparation of the Cash-Book and classified Journal, and Transfer of Entries into the Ledger. For judging the accuracy in the Primary Books a Trial Balance is prepared and they are also taught for preparation of Final Accounts, but the Adjustment Entries are left-out.

In class VIII, after teaching the aims and objectives of Accountancy, a detailed study of the principles of Mahajani system of Accountancy is introduced. The operation of a Kachcha Rojnamcha, Kachchi and Pakki Rokad Bahi and Wakal Bahi are practised at the Primary Standard. The students are also made conversent with the Passing of Entries to the various accounts. Afterwards they learn to prepare a Statement of Accounts and to organise and take balance of Accounts to prepare the Final Accounts. The transfer of entries from the previous year to

the coming year is also taught. Knowledge for the preparation of the Debit Note and Credit Note, Goods Account, Hundi Bahi, Chitthi Bahi, Bilti Bahi, Tagada Bahi and Hisab Bahi is also imparted

A ramified, detailed and deep study of the course distribution will reveal that no thought has been given to the chronological development of the courses in Book-keeping and Accountancy. The double entry system and Mahajani method of Accounts have not been fully analysed. This will be clear from the following table:-

| Class VI | Class VII | Class VIII |
|---|---|---|
| Cash-Books<br>Journal. | Primary books<br>Preparation of A/c<br>Trial balance<br>Closing of A/cs<br>Goods A/c<br>Balance-Sheet. | Objectives of Accounts<br>Mahajani Bahi-khata<br>Adjustment of Final A/c<br>Vikraya Chitthi<br>Other A/cs. |

The table reveals that there is a particular order of distribution in various classes. The Primary Books are introduced in class VI, the ledger, with closing and balancing of accounts, has been introduced from class VII and the preparation of Trial Balance and Final Accounts is also taught in class VII. It is accepted that a student of class VII will be able to analyse the transaction and know the financial position of a business house at the end of the year. At the level of class VIII, it is also accepted that after acquiring a thorough knowledge of the Mahajani systems of Book-keeping,

the student will be able to understand the difference between the Mahajani system and the Double Entry system. The aim and endeavour is to enable a student to gain proficiency in adjusting the balances of various accounts and transferring them to the next year. According to the size of the business, a businessman has to keep various e types of books of accounts which a student of Book-Keeping and Accountancy must know. efforts are directed to make the students understand all such books upto class VIII.

Incidently, the distribution of subject matter in various class has been logical and apt. When we look into the prescribed books, we find that the chronological development has not been maintained. The exercises for class VI and VII are almost identical. If the teaching examples, included in the books, had been taken from practical life, the students could have understood them properly and if the entries of practical nature had had been taught, it would have been possible for the students to work directly in business houses after passing the VIII standard.

The following topics have been introduced in classes IX, X and XI during the years under review:-

Class IX

1. Double Entry System.
2. Journal
3. Ledger, posting and balancing of accounts
4. Subsidiary books
5. Balancing and closing of accounts
6. Purchase and Sales Books
7. Inward and Outward Books
8. Trial Balance

9. Trading Account
10. Profit and Loss Account and Adjustment
11. Balance Sheet (without adjustments)
12. Three Column Cash Book

Class X

1. Bank and its connected accounts
2. Statement of Bank Reconciliation Account
3. Three Column Cash Book
4. Bills of Exchange
5. Mahajani System
6. Fundamental Principles of Accountancy
7. Final Accounts
8. Opening, Closing and Adjustments of Accounts

Class XI

1. Opening, Closing and Adjusting Entries
2. Trading and Profit and Loss Accounts
3. Adjustments and Statement of Accounts
4. Depreciation, excluding Amortization
5. Savings Accounts
6. Rectification of Errors
7. Income and Expedditure Accounts
8. Bills of Exchange, Promisory Notes etc.
9. Receipt and Payment Account
10. Average Due Date
11. Inward and Outward Book
12. Partnership
13. Secret Accounts

Note:- Items marked * were only in 1963 and
+ not included in 1963.

It will be evident from the aforesaid list of courses that the distribution is improper and imbalanced. Most of the topics which have been included in the syllabus of class IX are the mere repetitions of courses studied from class VI to VIII. Introduction of 'Banks' in class X can be justified to certain extent but there seems to be little justification of keeping 'Three Column Cash Book' in both IX and X classes. The Mahajani system has already been taught upto class VIII

and again the same has been introduced in class X. The'Final Accounts' is common in all the three classes. The 'Errors and their Rectification' finds its place in class XI while its proper place is class IX. Again there seems to be no logic in taking off Partnership from the syllabus of class XI.

Out of the 450 teachers, who ventilated their minds on the subject, 200 are in favour of a total change in the present syllabus; 104 are opposed to any idea of change and the rest are uncertain. While tabulating the suggestions from the teachers we reach the following conclusions:-

The teaching of the Double Entry System should be completed upto class IX; simple ~~xxxx~~ Arithmetic should be introduced along with the Book-keeping so that the students may not face the difficulties of calculations later on; the whole of the syllabus from class IX to XI be reclassified so as to make it more pragmatic and practical; the teaching of Income and Expenditure Accounts and their adjustments should be included in the syllabus. The suggestion is that the Final Accounts should be completed upto class X and Partnership should be reintroduced in the syllabus of class XI.

However, 170 teachers do not approve the inclusion of Adjustments in the syllabus, 160 vote for it and 120 abstained. Similarly, 122 teachers feel that the present courses provide adequate opportunities for imparting practical knowledge of the subject. As against the, 148 teachers do no regard this position as satisfactory, for in their opinion, students

remain blank in practical knowledge even after passing out the Higher Secondary Examination and are unable to secure jobs. Rest of the teachers are neutral.

Most of the teachers feel that there is no chronological order of the topics in the syllabus of classes VI to VII. This opinion has been expressed by 203 teachers but 140 say that it is very much there.

In Rajasthan, as all the subjects are incorporated in one syllabus under the heading 'Commerce' and there is only one book for all the subjects, the teachers are unable to express their definite opinion regarding some specific subject viz., Book-keeping and Accountancy. Most of the teachers feel that the present courses for lower classes will help the students in their higher studies as it gives them a base.

Most of the Book-Keeping portion is taught through English medium and it has been reported that the students do not acquire the desired knowledge because of the language problem. Some of the teachers feel that in class VI and VII the students should get proficiency in Mahajani system and they should do only practical exercises in class VIII so that they may become useful for business houses even after passing Higher Secondary examinatipn. Under certain circumstances the Mahajani method of Accounts-Keeping may be extended upto class IX along with the Double Entry System. This is the opinion of about 50 per cent of the teachers. 130 teachers could not assign any reason to their opinion.

Let us reduce the opinion of teachers to a common denominatkon-or:-

(1) Full knowledge of Mahajani System along with the principles of Double Entry System be imparted upto class VIII.

(2) On the principles of Double Entry System, Journal, Ledger, Subsidiary Books and Final Accounts with simple adjustments be taught upto class VIII.

(3) The remaining courses of Book-Keeping and Accountancy be taken up in the Secondary and Higher Secondary classes and it should be a seen that the students get adequate proficiency to make them fit for practical business.

BUSINESS METHODS:

Neither teachers nor students have ever accepted the contents of the syllabus of Business Methods with satisfaction. The domain of business method is so vast and comprehensive and it has so many different directions that it cannot be consolidated in just one paper. This subject may be considered one of the most important subjects in commerce education as its practice and theory dominate and regulate the whole of the business world. If a serious thought is not given to its subject-matter, the aim of its introduction will suffer.

This is not the subject which is only related with the commerce activities but has direct links withother braeches of social knowledge. This is the subject which deals with the nature of the official activities and teaches how best to deal with them and how to work out its problems. The theory of business planning is taken under this subject. Therefore, the total working of a business office should be taken up within this subject in a balanced way. It should be planned and written in such a manner that even a lay man may understand the activities of the business world without difficulty. It should be understandable. A learner should easily be able to understand the nature and working of the business routine.

It is also important to understand the needs, aspirations and problems of Business affa before going into its actual operation. Thus primary knowledge of the busines s world is imperative. The main objectives of the syllabus-framers of this subject should be that the students may gain a complete knowledge of one aspect in one class and its continuity may also be maintained so that its other aspects may also be covered. The panorama of the activities should be revealed in such a way that they may look into the details of the problems and its shortcomings that are commonly not visible to an ordinary person. Students should acquire so much skill and interest in the subject that they may be able to conduct even a solitory transaction of uncommon nature without any difficulty. They must be conversant with the problems and activities of different offices connected with

the business and be acquainted with its interdependent in order to perform them efficiently.

Keeping the aforesaid view in mind the courses in Business Method should be formulated in such a manner that a student may acquire a complete working knowledge of the various business activities and may have the a total picture of the business world. Although it is very difficult to incorporate all the business activities in one paper,(the working problem for different business undertaking widely differ), it should not be difficult in locating the common problems and activities of whole of the business world and frame a syllabus including them in it in a more general manner accordingly.

In Business Method, we contemplete a situation that a business house, after facing the primary pangs of beginnings, assumes wider demensions and ramifications. Consequently, at the initial stage we may make the students study the activities of an ordinary business and train themmm in regard to the nature of its working. At this stage it should be kept in mind that whatever the form of a business may be, its fundamental basis and activities are clear so that he may work-out the problems as they come up to him.

During our investigation we made contacts with business-men of different cadres and discussed the justification and utility of this subject in the practical world of business. On analysing their views we come to the conclusion that most of

the businessmen agree to the points of view discussed so far.

We have classified the businessmen into three categories namely, (i) those having a capital of less than ten thousand are kept in the category of 'small traders', (ii) those having the capital upto one lakh are bracketed as one unit of 'middle class' traders and the rest (iii) having a capital of more than one lakh in the categoyy of'big business'.

| S.No. | Subject | Small Traders | M.Class Traders | Big Traders |
|---|---|---|---|---|
| 1. | Elementary Knowledge | 30 | 40 | 6 |
| 2. | Salesmanship | 26 | 38 | 2 |
| 3. | Advertisement | 5 | 21 | 6 |
| 4. | Office Management | 6 | 35 | 6 |
| 5. | Correspondence | Nil | 36 | 6 |
| 6. | Psychological Knowledge | 23 | 40 | 1 |
| 7. | Use of office Implements | Nil | 12 | 6 |
| 8. | Bank Transaction and working | Nil | 31 | 6 |
| 9. | Proof Reading | Nil | 5 | Nil |

The table indicates that the existing coursed of Business Method is most suitable to the bigger and medium business houses than the small ones. As far the question of elementary knowledge is concerned, every businessman feels than it is a must but the small and medium traders lay more stress on 'Salesmanship'. The big businessmen do not consider

it so important as, in their view, it is a specialised subject and should be taken up separately. In big business houses different duties are assigned to different persons with specialisation, but in small and medium houses various type of work is to be performed by a single individual. Therefore, the present curriculum will suit the later. A General opinion on this issue is that business routine and salesmanship are two different things and need specialisation.

Most of the businessmen, who are employing these commerce students, are not satisfied with their work. Their definite opinion is that these students do not have an adequate knowledge of business routine and working, and they certainly are not different students from other disciplines. Their knowledge of commerce is bookish, unrealistic and even perfunctory. However, 80 percent of the big business houses owners feel that the present study of business method is not helpful in the working of an office and most of the small and medium businessmen desire that the subject should be made more practical.

48 businessmen, out of all those who were interviewed, have either studied commerce themselves or members of their families are studying it. In their opinion the present subject matter of the Business Method is generally of no use in their actual business practice. They feel that even the courses, under this head, which are being taught in higher classes are not of special use. The main reason of its being so is the undue stress laid on theoretical aspect of the subject.

their feeling is if the courses are to be formed on the actual basis of business practice in the country, the whole structure of it will have to be changed.

On the question of the uniformity of business practice through out the State or the country, no one could give a satisfactory reply; They agree that all the working variations will be there according to the nature of the business, but fundamentals do not change. They could not suggest any syllabus of their own for Business Method and shifted the responsibility to the syllabus framers, and remarked that they should formulate a syllabus that is pragmatic.

The opinion of teachers regarding the syllabus of Business Method is not atall satisfactory. They feel that the topics allotted to different classes from VI to VIII are not based on definite objectives. But they could not give any opinion on the chronological order of the subject because during the years under review most of the syllabus has remained static. The opinion of the teachers has been summarised in the following table:-

| OPINION | | By Questionnaire | By Interview |
|---|---|---|---|
| 1. Enough mf for the whole year | Yes | 184 | 37 |
| | No | 119 | 24 |
| | No Reply | 6 | 2 |
| 2. Balanced | Yes | 206 | 42 |
| | No | 103 | 21 |
| | No Reply | - | - |
| 3. Market Report | Yes | 117 | 24 |
| | No | 150 | 30 |
| | No reply | 42 | 9 |

| | | | |
|---|---|---|---|
| 4. Correspondence, as it is | Yes | 21 | 5 |
| | No | 80 | 16 |
| Practical | Yes | 144 | 29 |
| | No | 64 | 13 |
| 5. In which class transport be introduced | IX | 60 | 12 |
| | X | 60 | 12 |
| | XI | 55 | 11 |
| | No where | 134 | 28 |
| 6. Water Transport | IX | 32 | 7 |
| | X | 69 | 14 |
| | XI | 96 | 19 |
| | No where | 113 | 23 |
| 7. Foreign Trade | Yes | 82 | 16 |
| | No | 155 | 31 |
| | No reply | 73 | 15 |
| 8. In which class Foreign Trade be introduced | IX | 25 | 5 |
| | X | 40 | 8 |
| | XI | 70 | 14 |
| | No where | 175 | 35 |
| 9. Proof Reading | Yes | 143 | 28 |
| | No | 168 | 34 |
| | No reply | 175 | 35 |

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The W.T.B. (Rajasthan) has tried to revise courses of commerce for classes VI to VIII and has published new books on the basis of such revised syllabus. A general feeling among teachers is that although there is absolutely no change in the contents, the form of the books has been changed widely and the course content or subject matter of the books already in existence and published by the W.T.B. is almost the same. However, one change is evident that the priority of topics has been changed in the new publication. Besides this, no proper weightage has been given to different subjects like, Book-Keeping, Business Method, Economic Geography etc. in the books

published for each class. Recently the N.T.B. has taken a decision to recast all the courses (VI to VIII) completely but the revised scheme has made the subject all the more complicated e.g. such topics (like Single Entry System) in the portion of Book-Keeping have been introduced that even the students of higher classes face difficulty in understanding them. Similarly, the introduction of new topics in the portion of Business Method has not been considered justifiably and an unnecessary duplication has been made by introducing personal, business and official letters into it. In postal information much stress has been laid on the rates of different forms like Money Order, Telegram, Letters etc. which are subject to change. A preliminary knowledge of Bank Documents is given to the students but its working is not explained effectively. 288 out of 372 teachers suggest the Postal Information, Band and Business letters should from VI to VII, be taught in such a way, that the students may get the practical and theoretical knowledge graudally.

Business Method is a separate paper from class IX. It had been divided into two papers during the years under review. The course content of the paper remained as follows:-

BUSINESS METHOD, PAPER-I

Class - IX

1. Introduction
2. Trade development
3. Various Industries and Trade

4. Establishment of a Business

5. Qualities of a good Businessman

6. Postal Information - Inland letter, Parcel, Telegram, Registration, Insurance etc. Bank Saving Accounts Sypher language.

7. Organisation of a Business House - Wholesale and Retail Business and their services, Middlemen.

Class - X

1. Home Trade - Purchase and Sale, Enquiry and Quotation, Rate list, Tender etc.

2. Terms - Quality, Price, Packing, Delivery, Transfer-Risk

3. Invoice Invoice

4. Debit Note, Credit Note

5. Payment

6. Bank - Tupes, Services, Opening of A Account, Cheque and their types, Transfer, Cheque crossing

7. Bills of Exchange

8. Promissory Notes, Hundi, Bank Draft, Telegraphic Transfer, Salesmanship and Advertisement

Class - XI

1. Business Organisation, Sole Trade, Partnership

2. Joint Stock Companies, Cooperative Societies

3. Insurance - Principles, Requisites, Life andFire Insurance

4. Transfer of Goods, Rail, Road and Air

5. Salesmanship and Advertisement.

Note.- This is the syllabus for 1963 and since then upto 1972-73 there has been no change in the syllabus. However, a few topics have either been withdrawn or added to during the subsequent years. In 1967 Labour Saving Devices had been further added in IX and X classes. In 1969 and 1972 'Functions of Banks' were included in the course of class X. The topic 'Qualities of a Good Businessman' was included in the syllabus of 1963 but in the subsequent years it was deleted.

In the same year (1963), no change has been noticed in Paper Second. This will be evident from the following syllabus:-

BUSINESS METHOD - PAPER II

Class - IX

1. Office working - Receipt and dispatch of letters in different departments, Filing, Indexing, Copying and Duplicating.
2. Correspondence - Commercial letters

Class - X

1. Correspondence regarding Home Trade
2. Market Report
3. Terms used in Market Report

Class - XI

1. Business Letters
2. Official Letters
3. Writing of Market Reports
4. Proof Corrections.

50 percent of the teachers considered the syllabus as balanced and in achronological order and at the same time 65 persons feels that the distribution of the correspondence is not justified. On the whole, the second paper has been considered as balanced.

So far as the inclusion of Foreign Trade in the syllabus is concerned, 80 percent of the teachers hold that it should be taken up in class XI. When asked from which class the Market Report should be introduced, 50 teachers suggested its introduction from class IX, 140 felt that class X would be suitable while 160 advocated its introduction from class XI. This number is out of 372 teachers. In the case of Transport, most of the teachers suggested that it should be started from class IX and Air and Water Transport should be introduced in classes X and XI. They support the idea of making the Goods-Transportation most practical biased so that the students may handle the work in practice. About 75 percent of the teachers suggest that Transport should form a separate paper in class XI. For Sea Transportation, 200 teachers suggest that it should be taught in class XI, 125 are in favour of class X and 50 feel that it may be introduced even in class IX.

In Second paper, Proof Reading has become the main target of criticism. 268 out of 372 teachers hold that it should be totally removed from the course. However, 107 teachers do not find any fault with it on the ground that this gives an opportunity to the students to improve their language and after passing out the Higher Secondary Examination, they

may bet a job of a Proof-Reader easily. But most of the people considered this argument illogical because they affirm on the basis of facts that the students do not get adequate knowledge of any language upto the Higher Secondary and consequently it is being taught even upto First Year at College level and again the method of proof-reading is a mockery of the subject.

All the teachers ~~xxgxxx~~ agreed that the language of letters should be correct and business-like. 80 percent of them feel that the personal and simple business letters should be taken up in class IX, the business and official letters in class X and difficult business andofficial letters, notifications and other letters connected with legal processes be practised in class XI.

So many teachers feel that the topic 'Business organisation' can be started right from class IX and the Joint-Stock-Companies and Cooperative Societies be finished in class XI.

This study is indicative and thus suggests that the courses in Business Method should be framed on scientific lines. It should be pragamatic and train and prepare the students for actual jobs after passing out the Higher Secondary examination. It will be necessary to reframe the whole course according to the practical needs of the business houses.

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ECONOMIC AND COMMERCIAL GEOGRAPHY:

There has been a confusion for quite a long time regarding the nomenclature of this paper. Previously it was named as Commercial Geography and later the word 'Economic' was added to it. On making contacts with the teachers and experts of the subject we could not get a very clear view in regard to the suitability of the subject. The following table indicates the opinion given by the teachers and educationists:-

Does Com. & Econ. Geog. resamble each other ?

Is there any repitition in the Commercial and Econ Geog ?

| | | Yes | No | No reply |
|---|---|---|---|---|
| By Questionnaire | : Teachers | 30 | 85 | 100 |
| | Educationists | 15 | 25 | 55 |
| By Interview | : Teachers | 6 | 15 | 31 |
| | Educationists | 3 | 7 | - |

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The table shows that most of the people do not have any opinion regarding the repetition in the paper but the majority of the teachers, through their answers to the questionnaire, feel that there is no repetition and if there is any repetitionm it should be avoided. If any a topic is being taught in all the classes, the contents may have differing deeper analytical pattern. When asked what should be the order of distribution of the contents, they gave the following suggestions:-

RATIO OF PERSONS GIVING AND NOT GIVING SUGGESTIONS

| | | Giving | Not Giving |
|---|---|---|---|
| By Questionnaire | : Teachers | 45 | 125 |
| | Educationists | 70 | 70 |
| By Interview | : Teachers | 9 | 12 |
| | Educationists | 14 | 27 |

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The table indicates that most of the teachers and the experts do not hold any opinion regarding this. In their opinion the determination of subject matter is a difficult task and unless its aims and objectives are settled, the present state of affairs will continue. This is the reason why most of the teachers answered in the negative when they were asked whether Economic Geography could be introduced in Upper Primary classes. Their opinion has been tabulated as follows :-

| | | Yes | No | No reply |
|---|---|---|---|---|
| By Questionnaire | : Teachers | 40 | 60 | 87 |
| | Educationists | 20 | 83 | 20 |
| By Interview | : Teachers | 8 | 12 | 10 |
| | Educationists | 4 | 16 | 10 |

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The syllabus of the Economic and Commercial Geography remained unchanged during the years under study. Its nomenclature was changing during these years as it was some times called Commercial Geography, some times Economic Geography and finally it came to be named 'Economic and Commercial

Geography'.

In the year 1967 and again in 1969 some objectives were laid down as the students were expected to face the economic and commercial problems of the country, study maps and understand the economic interdependence of the world. The regional problems were also to be studied but most of the teachers hold that the objectives are unrealistic and ideal having no relation with the actual learning of the subject. Almost all the books written on the syllabus of Economic and Commercial Geography do not follow these objectives and, therefore, they may be considered existent paper only.

From a detailed study of objectives it is clear that they have not been arranged in a chronological order. The general view is that it will be much beneficial if this paper starts right from Upper Primary classes and the students in those classes should be taught regional geography. In IX and X, Economic Geography of India should be taken up and in class XI the Commercial Geography of the whole world is to be involved. If this plan is accepted the nature of the course of study in higher classes will become a question quite thought-provoking.

OTHER SUBJECTS

Economics, Banking, Insurance, Shorthand and Typerwriting (both in Hindi and English) etc. are being taught in classes IX to XI. A general survey of the course-contents in these paper is being made in the following pages.

ECONOMICS:

The subject matter of Economics is very wide which, excluding Revenue, includes all the sections of Economics incorporated in this paper. After comparing the syllabus with the books written on the subject, it will be found that in the name of simplification the courses have been made much more ambiguous and burdensome. About 72 percent of the subject teachers challenged the framers of the Course to complete it within the prescribed period honestly. They feel that the syllabus, vague as it is, cannot be completed within one academic session and the theories of Distribution and Exchange are beyond the understanding of the students. Even some of the portions of Production are difficult for the students of class IX and X.

For some time, there had been a thinking that micro study of Economics should have been introduced in these classes so that Econometrics may be introduced in higher classes and the level of the subjects may be raised to the international standard. Experts of the subjects connected with higher studies feel that when we consider the subject according to the international standards, this pattern of study becomes imperative. They firmly hold the view that the students who came out from Higher Secondary must have full knowledge of the principles of Economics.

Opinions among the teachers differed on the rationale of introducing the Economics paper. The points at issue were:

from which class was it to be introduced ? What topics should be included in it and in what order according to the class ? In the opinion of subject-teachers, Consumption and Production should be taken up in class IX, Distribution, in class X and Exchange and Markets in class XI. The economists feel that Production should be taught in class IX and the rest in class X and XI. What ever may be the opinion of the teachers and experts, it is definite that a thorough recast of the subject is necessary and on the basis of empirical study the allocation of topics may be made.

BANKING:

There is seldom any evidence of any change in the syllabus of Banking since 1963. However, in 1972-73 syllabus four new topics viz., Commercial Banks, Nationalisation of Banks, Exchange Banks, Industrial Banks and Industrial Financial Corporation etc. had been added.

In the syllabi of class IX and X, topics have often been transferred from one class to another. The table (see Appendix No. ) reveals that the same topic has been taken off from the syllabus in one year and added to either of the classes. It will be clear from one example; in 1966, Credit, Monetary Standard, Measurement of Money, Commercial Banks, Central Banks appeared in the syllabus of class X but in 1967 these were transferred to class IX. In 1968 and again in 1972, all the four topics, excluding Credit, were brought back to class X. In 1969 these topics appeared in the syllabus of

class IX only. A natural conclusion that seems to emerge from this example is that the syllabus framers had with them nothing new to offer and justify their professional existence they had to make such a change.

We tried to know the reasons for this state of affairs from the syllabus framers, but they could provide no logical grounds to justify their stand. The teachers are not at all satisfied from this indiscriminate and unjustifiable change. 85 percent of the teachers do not accept any argument justifying such changes as there seemed none. They suggest that the theoretical knowledge of Banking should be given in class IX and, class X. Students should be taught the working and organisation of Commercial Banks along with Central and Scheduled Banks. Other kinds of Banking systems should be taken up in class XI. The distribution should be in 1:2:3 ratio.

Persons engaged in actual banking business, suggest that the students upto class XI should get a practical knowledge of the functioning of the Bank. It will be futile to try imparting higher theoretical knowledge in lower classes. Considering the Banking expansion during the recent years in the country, this type of practical training will help students secure jobs after class XI.

Introduction

whether or not Insurance should be taught in classes IX and X or only in ~~the~~ class XI, is another question one is faced with. This question was taken up with the teachers and *persons engaged in Insurance business. Their views are tabulated as follows:-

| | | Yes | No | No reply |
|---|---|---|---|---|
| By Questionnaire | : Teachers | 52 | 164 | 50 |
| | Insurance-man* | 103 | 26 | 5 |
| By Interview | : Teachers | 10 | 11 | 20 |
| | Insurance-man* | 12 | 7 | 2 |

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It is interesting to note that most of the teachers are against introducing Insurance in Secondary and Higher Secondary classes, but the Insurance Business men hold hold a contrary view. Teachers feel that the course is so much theoretical that it has to practical utility. On the contrary the Insurance Business-men argue that the Insurance Business is open to all and there are ample changes for a few students to have practical knowledge of the business. If the students are trained properly, they can easily enter into business after Higher Secondary and make a good living. The schools can prepare students for agency-business or office-routine.

Life, fire and marine insurance are included in the course of commerce but from quite a long time there has been no change in the contents and the same theoretical knowledge

is being imparted to the students. The syllabus may be made pragamatic.

HINDI AND ENGLISH SHORTHAND:

There is a great demand for English and Hindi Shorthand hands in the country but a few schools are teaching this subject in Rajasthan. Although the course contents of the shorthand may be considered satisfactory and many schools are willing to start the subject, the dearth of teachers and typewriters discourage them from doing sol People know that a shorthand knowing person cannot remain unemployed. However, in the rest of the country it is not getting the encouragement it rightfully deserves. It can be ignored by us only at a considerable risk.

During 1963 and 1966 there were seven topics in the shorthand syllabus of class XI but afterwards only four remained there. Stress has been laid on its thoroughly practice. Therefore, every one is satisfied with the syllabus.

There is a general feeling that, students studying and practising shorthand should have a full grasp over the language. Unfortunately, the students have a very little command over the language and, therefore, when they translate shorthand into the language, it comes out full of mistakes regarding construction and spellings. It is suggested that special attention should be paid to improve their language.

Type-writing:

Typewriting courses start from class IX today. Looking into its utility in life, most of the experts feel that it should commence from class VI as it is being done in foreign countries. No one has opposed this idea.

The greatest difficulty in intfoducing the Type-Writing is the availability of type writers. If typewriting starts in every school in Rajasthan, it will require an investment of lakhs of ruppes and, therefore, the Government of Rajasthan is showing a little apathy towards this subject. The result is that whereas thousands of students appear in the Commerce Examination, only a few hundred offer typewriting course.

Generally, no one is opposed to the syllabus contents of Type-writing. In order to make commerce courses rich and to develop this discipline, the Government of Rajasthan and school Managements should give a serious thought to it.

# CONCLUSIONS

Tremendous changes are being effected in various educational disciplines. Teaching techniques are being improved and many more research institutes are coming up in the country to remodel the educational structure in pursuance of Governmental policies based on the recommendations of all the Education Commissions. In fact, we need social, economic and cultural revolution to transform our traditional society to a body accepting the challange of the modern age. The main problem is to achieve the goal of democratic socialism by peaceful means and lead the nation to the 'take-off' stage. We strive for the qualitative and quantitative improvement to achieve adequate standards and to develop them continuously so that we may grow to certain internationally accepted standards. Half of the population in the country is below 18/19 years of age. If this adolescent brain is trained in the right direction, there is no reason why we cannot get efficient and able youth for our planned economical development during the next 15-16 years and our economy will achieve the cherished goals. Our Education Commissions mostly amanuensis to jumbled traditionality and foreign shine, harped on the importance of vocational education but could not go beyond the technical education. They never realised that such a development would only be lop-sided as proper control and regulation of such achievement would alone give us the results. The Sadler Commission also felt the need of industrial and commercial

education in the country. It held that such education would not only open the avenues for individual employment but enhance the horizon of our trade and industry also.

But the University Education Commission wonders & why the commerce education is imparted in the Universities of India. whether it is to train students from specific vocation or pursuit or to prepare them for a business career by imparting general principles of Business Organisation and Management ? The Commission considered the B.Com. degree as a minimum qualification and emphatically maintained that further specialised training would be needed for appointments. The Commission kept stratum in all the faculties upto degree level. So far as the status is concerned, there cannot be any difference and of opinion but from the utilitarian point of view, there is a marked difference between a B.Com., a B.A. and a B.Sc. This has not been realised by the Commissions that commerce courses are applied to a different goal of achievement and should be dealt seperately. Here the question of liberalised and specialised education requires special consideration and modification. How long should we dwell on this questions on national and unitary level.? To my mind, there is no use of wasting the time and energy of our youth on unfruitful subjects in the name of widening the mental horizon of the students. Those who are working in the field, know well the futility of such a contention and vote for specific approach towards commerce education. Out of 372 teachers, who replied to this question,

Ego are of the opinion that commence education should have specialised character. Non of the three Commissions appointed after independence has accepted this view.

The Kothari Commission could not acclimatize itself to thenew atmospheric upheavles in the educational space of the country and fall short in using the word 'commerce' in its report. According to a critic, it would have been better to change the nomenclature of a 'Education Commission' to the 'Science Commission', because the major portion of the report is inumdated with Science Education. The Commission has advised the Governments to start Commerce Education at the Higher Secondary stage. Many States in the country are serious about the adoption of its recommendation and thing to introduce commerce in class IX instead of class VI.

On the one hand the Education Commissions portraits a ghastly picture of our poverty, unemployment, industrial and economic backwardness and recommend 'full education' for rapid economic development of the country, and on the other, turns a deaf ear towards reconstructing, remodeling and developing commerce education. These Commissions embellished the reminiscences of metalic age and foregot that the achievements of fast developing science and technology (which double the knowledge in every ten years) would be immaterial without proper control and regulation. It has already been established that for fruitful results of the modern scientific achievements, proper management and efficient administration have become a dire necessity in the economic world of today. The

present age is being acclaimed as the 'age of management' and people in developed countries have seriously turned their attention to 'management'.

The world has noticed with appreciation the advancement of our scientific and technological knowledge and activities. however, ~~bf~~ af because of managerial and organisational shortcomings, it has not produced the cherished results so far.

In order to honour its commitments to the people, the Government of India have actively extended the programme of socialism in various fields of economic activities viz., taking industrial and commercial establishments into its control and ownership. Unfortunately, this bold and plausible step of the Government, is almost doomed at the alter ofinefficient management and imprudent business policies. If we want to achieve our planned targets in the best way, we will have to give a serious thought to the commercial aspect of it. It should be noted that the whole utilitarian knowledge and our achievements based on it, are actively associated with the management. It is proper management which plans, regulates and controls the achievements of science and technology and ~~kxkm~~ turns them to most profitable directions to suit the needs of the growing society. Therefore, the faculty of commerce has reached the domain of applied knowledge from pure academic or theoretical learning.

I am afraid, that neither our Education Commissions considered this important aspect of Commerce Education nor

are the educationists of the country attracted seriously towards it. This is evident from the fact that the Research Institutions run by the Central and State Governments have limited their activities to the frame the Commerce Syllabi only whereas they are doing some valuable work in other disciplines. When asked why the Commerce Education was being neglected, many of the State Institutes of Education accepted that there were no specific directives from their Governments and people having specialised commerce qualifications a had not been engaged in such Research Institutes. Probably, an intensive probe into and experimentation in commerce education is not being done by these Institutes even when with the ever increasing explosion of knowledge in Science and Technology, the enrolment in Science Classes has receded in comparision to the enrolment in Commerce Classes through out the country.

It is a general feeling that commerce education is directed to produce Steno-Typists and Account Clerks and thus it merits no serious thought. Therefore, most of the traditionalists have ignored Commerce Education on grounds of those imaginative ideals which cherish philosophical values and 'moksha'. Even the Kothari Commission went into the relume of ethical and religious philosophy during its discussion on the development of science education. The Radha Krishanan Commission's Report is almost a phylosophical note on education. They have discussed in detail the ideals of 'international brotherhood' in every field of human dehaviour and social interaction but here again they failed to realise that unless

we are materially prosperous we cannot achieve the ideals. No one can denigrate the highest goal of international brotherhood, but today if we have no strength to achieve it, it is meaningless to make talk of it. If our Commissions had taken a practical view of our educational system, they would have given better directions to the nation. The commerce education, with well defined aims and objectives, would have taken its due place in their reports and the country could have produced able and efficient managers, secretaries, business executives, practical economists etc. who could have planned and executed the most warranted business and economic policies.

Independence brought in its train aspirations and ambitions. There was an unprecedented change in the outlook and attitude of people. They wanted to be free from the yoke of poverty and unemployment and acclimatize to growth and prosperity. The security of our independence and democracy were other problems the country was facing. The Himaliyan task of reconstruction and planning of our backward economy and working together the multiplicity in a wholesome rhythmic order for a well regulated socio-economic growth was a necessity. Our craze for the technological advancement was justified but it should not had been, as it happened, at the cost of good management and control. The consequent result had been the present imbalance.

The nation is confronted with multifarious problems and challenged nationally and internationally and we are required

to charge them from all fronts. So far the educational front is concerned, the present lop-sided development will not lead us to the cherished goal. All thinkers agree that unregulated and uncontrolled development cannot bring prosperity to the country. Balanced utilisation of natural and human potentials is a must and it is possible only when all the faculties of education are equally developed. The commerce education cannot be ignored like a step-child as has been the case so far.

Some people believe that the knowledge is international in its character and can be imported freely and without any restriction. But the geographical, cultural and social differences keep countries apart from each other in individual problems and thus the approach to knowledge-priority differ widely. Even in the country, variations in the course-contents and methodology are evident. The most unfortunate anomaly remains that we have always been looking to so called foreign experts for solving our problems and the irony is that they do not understand our problems and their aspirations and, therefore, their suggestions do not lead us any where in solving our problems- particularly in the field of education.

The post independence allround progress of the past 25 years has shaken our stereotype thinking and outlook and now we have tenaciously accepted socialism in practice and there is no question of looking back. But having accepted the policy of persuation to achieve the objectives of socialism,

the transformation of the persent set-up is a Herculean task.

Gradually and steadily the nation is marching towards socialism. It is rather difficult because Indian society is hierachical, stratified and deficient in vertical mobility. There is social and economic gap between rich and poor. People are revolving against these old values and which have become meaningless in the modern society. The education Commission notes again the sins of social disorganisation which include strikes, increasing lawlessness, disregard for public property, corruption in public life and communal tensions and troubles. Among innumerable causes attributed to these non-integrated factors, economic imbalance is the foremost. As the commerce and economics education are the legacy of imperialism and capitalism they have aggravated the present disorganisation in the country. But people on high pedestal never care for these minor but vital issues and indulge in face-falling.

We will not only have to frame a detailed outline of the administration and control of growing industrial and economic technology but will have to build a powerful team of efficient managers, secretaries, auditors, accountants and practical economists also. Alas, our education experts have not realised this basic fact and did not give a balanced model to the nation for the development of education in India.

In a socialistic democracy like ours, there are challenges from the capitalist countries from outside and private sector from inside the country. We are in the grip of

a triangular competition and sabotage. The capitalists want to keep the 'present in which the rich is growing richer and the poor, poorer. Traditionalists want India to remain in the bondage of the past and the corrupt bureaucracy is trying to retard the growth to meet its own end. We can fight these elements with mental force which is trained in the class-rooms, with such a practice biased knowledge that might help meet the counter attack.

The war-communism failed in the U.S.S.R. not because of the untimely policies of Lenin to take over the ownership and management of industries and trade by the State but because of the shortage of efficient managers to run them. We should learn the lesson from this and be watchful. We have sustained heavy losses in the public sector at the hands of unqualified persons managing the industries within it and my conviction is that no nationalised enterprise can run into loss for enjoys it, so many monopolistic favours of the Government. Whatever reasons are attributed to the failures in the Public Sector, they are superfluous. To me the main reason is the mal-administration. The production policies, evaluation, follow-up, marketing research and management, monetary control etc. are designed without any unscientific base and the result is heavy losses. A few case-studies have brought these defects into lime-light recently.

This is high time ~~xx~~ when a proper attention should be given to this vital problem. If we had given adequate

opportunities for the development of commerce education right from the Second Five Year Plan, we could have got an army of efficient hands to run and manage industries and trade in the Public Sector by now. But it remained neglected not only at the hands of Education Commissions, Committees and Institutions but even the august bodies of Commerce Faculty in Universities and Commerce Committees in the Secondary Boards seem indifferent to it as they are continuing to frame commerce courses on lines they were being formulated 30-40 years age. It is unfortunate that the syllabus framers could not give us a challenging syllabus so far.

SPECIALISED COMMERCE TRAINING INSTITUTES AND COMMERCE EDUCATION:

One of the forceful arguments put forward by the supporters of the present commerce curriculum is that there are many specialised institutions to train people in Management, Secretarial Practice, Accountancy, Auditing etc. The general policy towards commerce education is that it should remain a generalised education upto the degree level. The result is that even at the M.Com. level, where specialisation is expected, degree is awarded on bookish knowledge resulting in the worthlessness of such M.Coms. in trade and industry. The commerce graduate is kept at par with science and arts students for commerce-base-jobs. Similarly, the Science graduate, because of their mathematical background, are prefered to the Commerce graduate for admission in Institutions of Management. What then is the utility of such a vile Commerce teaching and what

is the necessity to waste time, energy and hard earned money of the parents ? what do we expect of the student after obtaining the highest degree in commerce if he is to be equaited with the students of other faculties for commercial jobs and training ?

However, after accepting the usefulness of these specialised Institutions in commerce, the following are the shortcomings :-

1. The number of such Institutes is so little that their specialised output cannot meet the growing demand of the country.

2. The training-cost is so heavy that people with limited resources cannot take the advantage of these Institutes, however brilliant they may be.

3. These Institutes are not imparting training according to the needs and aspirations of the nation. Their sylisbh is mostly based on American and English pattern and is unsuitable to our requirements.

4. Excluding the training in Accounts and Auditing, the rest of the training is based on the capitalistic aims and objectives and thus it is uselesss in democratic socialistic country like India.

5. After taking a specialised training from these Institutes,

the study-years of a commerce student increase unnecessarily in comparision with the Arts students and thus they lag behind in service order. This argument is put forward on the ground that most of the courses are common and add no further knowledge,

However, many weighty arguments are forwarded in support of the continuation of such Institutes and technically their existence may be considered quite justified, but they do not shadow the importance of Commerce Education in the least. Unfortunately, even today, it is debatable whether there should be specialisation at M.Com. level or it should remain only theoretical. Incedently, now the top ranking leaders, including the Primminister of India, are of the view that the commerce education should be reorganised and reoriented to suit the real needs of the country. Mrs. Indra Gandhi, in her convocation address at Chandigarh, severely criticised the prusent Commerce Education and suggested that it mxxx should be more pragmatic and realistic. The Commission on Secondary Education rightly remarked that there was no scope for practicalm education in the present system and it could not be utilised for the improvement of our economic structure. It should be changed. Diversified courses are to be given to the students by which they may gain practical knowledge in the field of Agriculture, Commerce and other fields of vocations. This type of education will open avenues to employment to them who want to leave their studies after High School or Higher Secondary examination. The present school education

can help the students join the higher courses to some extent and nothing more.

Almost all the Education Commissions and Committees agree to the aforesaid view of the Mudaliar Commission, but non of them has definite suggestions to offer to improve the quality of Commerce Education.

CAUSES OF THE APATHY TOWARDS COMMERCE EDUCATION:

As has been noticed, there has been a tremendous rise in the population of commerce students in school section and still the Governments of different States are thinking of dropping commerce education at lower level. What is the reason this apathy towards commerce education and it was a question put to reasons interviewed. The inference of their opinion is given below :-

1. The British rulers never wanted India to organise her trade and industry well, The old traditional business practices were not a challange to them but new techniques of business regulation, if known to Indians, would boost up the business inside and outside the country and would have make a challanging situation for the British . Therefore, they deleberately kept the issue of commerce education pending. Before the Calcutta University Commission the Marwari Association had strongly pleaded for the development of commerce education in the country, but that went unheeded.

Industrial pace is slow in the country and even today we are downgraded in the international comparision. The technological advancement is adequate but its achievements are not being fully utilised and it has not effected the masses to the extent it may infuse excitement and attraction in them towards the activities.

A major portion of trade and industry is being controlled and owned by a few houses in the country. They have their own methods of running their establishments. They do not give encouragement to young men and women other than their own relations acquaintences. Therefore, there has been little demand for commerce hands.

Even today, the majority of educated Indians go for service only. To them education means preparation for service. Most of the people feel that business is for those who have capital enough to invest, and for others, as the saying is, money makes the mare go. The masses are still to be educated that mere money is not every thing in business and other aspects of it like control and management are equally important.

So far the Commerce Education is not well defined. Its aims and objectives are not clear and we do not know the utilitarian aspects of the subjects that are being taught in schools. Even the Education Commissions seem confused on this issue.

6. The experts in and ~~xxxx~~ outside the Education Commissions, traditional as they are, do not visualise the real need of the day.

Before assessing the extent of apathy, we shall try to define Commerce Education. Commerce education is a specific branch of instruction by which a general theoretical and practical knowledge of business and its allied activities is imparted to students and it is expected that the students shall be able to take up the work after completion of education at various stages. Generally, the educationists have taken the commerce education as a vehicle of commerce intelligence and success and capable of providing opportunities for employment in business houses, industries and public offices. They feel that commerce education will give them consolidated wholesome education to the extent of specialisation so that they may develop and strengthen their ability, interest and can achieve the minimum standards in the course of study.

This type of education remains the privilage of economically well-off people, while the aim should be to give it to the workmen who are the real back-bone of our economic development.

A rethinking regarding the future shape of Commerce education should have started long ago but nothing could be done so far and for the last few decades we are beating the same track - teacher to teacher and class to class. However, in the 'National Policy on Education', the Government of

India resolved that "there is a need to increase facilities for technical and vocational education at secondary level. Provision of facilities for secondary and vocational education should confirm broadly to the requirements of the developing economy and real employment opportunities. Such linkings is necessary to make technical and vocational education at the secondary stage effectively terminal. Facilities for technical and vocational education should be suitably diversified to cover a large number of fields, such as Agriculture, Industry, Trade and Commerce, Medicine and Public Health, Home Management, Arts and Crafts, Secretarial training etc". But this policy has not been implemented in letter and spirit any where in the country. Commerce education has remained a maximum sufferer because of the general apathy. Is it not strange that the courses suggested by the Mudaliar Commission in 1955 are still continuing ?

EFFORTS SHOULD BE TOWARDS SPECIALISATION:

Under the present economy, where the scientific and technological advancement has brought in its train ever growing competition for normal living, the so-called liberalised education has little meaning. These struggling people have no time to brood upon the highest goals of life and other allied things. Give them bread and the God shall be there, give them better living and the present social discontentment shall go. At first, we should prepare young men and women for economic pursuits and a very few should go for higher education. When

our minimum requirements are met the contours of knowledge may be extended to any limit. Many of the socialistic countries in the world are thriving materially because they have the practical view of their educational system. In many countries boys and girls do not go beyond the X standard of education and join jobs. One cannot understand why our experts, who are in the habit of borrowing ideas from others, could not borrow this very useful idea from the countries they have made topic of. The slogan of the party in power is to remove poverty, create opportunities for full employment and remove gap between haves and havesnots shall not remain on papers if the idea of practical and specialised education is adopted right from the lower classes. The I.T.I's and Polo-Technicals are doing well with an active help of the Government but nothing is being done in case of commerce education.

Educational philosophers in India are more idealistic and unable to visualise that unless there is full and complete regimentation in the economic sphere, commerce will not play a major role in determining the economic growth of the country. In the international field, it is commerce which determine the status of a nation. Again in the race of the modern materialism, bullock-cart economy will lead us no where and we will have to go for large scale industrialism which can be possible only by proper control and regulation.

Today, the concentration of major industries and trade is in the private sector. The management and set-up is

different because of the capitalistic competition and monopolistic tendencies, but with the gradual growth of trade and industries in the public sector, the customary managerial techniques will have to be replaced by a highly efficient and scientific system of management to deal with the tricky problems of modern business in a socialistic society. Hence the need for specialised commerce education.

In the present context, when the world has become so small that the slightest commotion at any part of the world agitates the whole world, we are committing our country to a serious danger of imbalance by laying the stress on scientific and technological education alone. If we want a balanced development in the country we will have to give due weightage to all the branches of education including commerce.

COMMERCE EDUCATION TO MEET MODERN ECONOMIC ASPIRATIONS:

The planned economy, leading to socialism, is in need of greater regimentation in the field of economic activities. A gradual change is evident in our industrial policies since 1948. Recently we have introduced greater control and regulation in commerce and industry and they are progressively concentrating into the hands of the Government. But the management of these Government-owned-undertakings is subject to sever criticism both in and outside the Parliament. The management had been given to those persons who have had nothing to do with theprinciples of commerce and trade and consequently they have

put the undertakings to heavy losses.

Many educationists and political leaders feel that the commerce education, as being taught today, mostly suits the needs of capitalistic business and, as such, it is nothing better than other types of general education. It is suggested that if we want to keep it our socialistic policies from the present capitalistic webb, it can be possible only by reorientation of the commerce education which should be different from the present capitalistic commerce education. But our educationists in general and commerce education in particular, wonder how this shift is possible and how the commerce education can be reoriented. In our opinion, with certain modifications, it will not be so difficult as to achieve the desired goals if we make the present commerce education practice biased. Many commerce educationists, whom we contacted, are of the opinion that the commerce education is unchangeable and there is no need for any modification. This is the reason that commerce education could not achieve precision and became a mere instrument of (measuring) business activities. Today, it cannot claim itself to be the prophylactic against business inefficiency and a guard against wastage under a new order we are going to embark upon. It has to get a new set of teeth.

## [illegible] OF COMMERCE EDUCATION:

We have noted elsewhere that there has seldom been any change in commerce education in post-independence period, The

ıs short-comings of educational system in India, exposed by
ırious Commissions on Education, are wholly valnerable
assault from a revised restructured and replenished
ce education. These may be enumerated as follows :-

The Secondary education is too bookish and mechanical, stereotyped and rigidly uniform and does not cater to the different aptitudes. It does not develop the qualities of discipline, co-operation and leadership.

The stress on examinations, the over-crowded syllabus, the out-dated, unpsychological methods of teaching and lack of proper material facilities tend to make the education a burden rather than a joyous experience to the youthful mind.

The failure to provide diversified courses of study make it difficult for many students to secure suitable employment at the end of the course.

The present education is an unilateral scheme of studies which concentrates almost entirely on preparing students for entrance to the University and does not bring out the best either in the teacher or in the student.

The rigid time-table, unsuitable text books of poor quality and the unduly detailed syllabus prescribed do not give the teacher sufficient opportunity for self-expression or for developing self-reliance in the

students and do not create the habit of independent thinking in their pupils.

6. The method of teaching is traditional and stereotyped. It does not influence the student community in the direction we want it to.

7. The present education system does not provide adequate opportunities to the students for free thinking and leaves little scope for practical work and experience.

8. One of the greatest handicaps is the large number of students in each class, making it impossible for the teacher to establish close personal contacts with them.

9. The examination system is so defective that education becomes lifeless and the mechanical techniques are developed just to pass examination. The students do not get real and first knowledge from class-room studies.

The defects indicated by the Mudaliar Commission are the essence of the findings of all Education Commissions. The Radhakrishan Commission found the Secondary Education as the weakest link in our education system and the Kothari Commission emphasised the need for greater and more grass-root reforms in the Secondary Education.

In the opinion of well-informed teachers, educationists, industrialists and commerce students, the aforesaid defects

are much more aggravated in commerce education. Seventyone percent of the industrialists feel that there is no difference between the graduates of Commerce and Arts in the performance of official duties. Ninetyeight percent teachers vehemently opposed the Present system of Commerce Education and maintained that the commerce syllabi are most unpragmatic and haphazard and no one can get inspiration from them. Sixty percent teachers feel that because of the examination-oriented courses, real knowledge cannot be imparted to the students. Administration of schools is too unacademic to inspire enthusiasm in teachers to go for experimentation in their various fields.

Most of the subjects in Commerce are of practical nature, but in the name of 'liberalised education' their study has become abstract and imaginary. Subjects like Book-Keeping and Accountancy, Business Practice, Banking etc. do not prepare the students for vocational pursuits. The knowledge of commerce, with which the student is sent to the market, is unrealistic and useless for the industrialists and businessmen.

Numerous experiments have been conducted on the Business Education in many countries throughout the world. In U.S.A., the Government had introduced 'Award giving Scheme' for brilliant students on Business Education since 1940. It gave good results and numerous researches pertaining to commerce subjects were conducted. Similarly, the U.K. Government, in its Industrial Training Act, 1964, gave due weightage to Commerce Education. Countries in Latin America are

striving hard to improve their Commerce Education. The I.L.O. has also given aid to many countries which are trying to introduce reforms in the commerce education. We should learn a lesson from the results, experiments and experiences of these countries.

MAIN PROBLEMS OF COMMERCE EDUCATION:

From the aforesaid survey, we can see that commerce education is facing the following main problems. Let us formulate to be attempted, then in the form of question to which answers, are-

1. What should be the philosophy of Commerce Education that may suit the requirements of the modern society ? What type of educational system may be adopted to give specialised training or work-experience in practical commerce and from which should it be introduced and in which order ?

2. what type of commerce education is required for the special knowledge in the field of management, distribution and exchange and to what extent the theoretical and practical efficiency will be required to meet the present needs ? What should be done at the lower and higher secondary level to train students for better jobs ?

3. Keeping in view the employment market, how the present

Commerce Syllabi should be remodified ?

What should be the method of imparting Commerce Education, that, without going for specialised training in costly institutions, may enable the young men and women to prepare themselves for modern industrial and trade professions ?

What type of administrative, organisational and financial obligations will have to be met for such an education which creates coordination between Commerce Education and employment opportunities and how much the tax-payers should invest in it ?

What procedure and aims of assessment should be determined to test the ability of the commerce students?

To what extent the schools imparting Commerce Education, are to be attached with the local industrial units enable the students to get practical knowledge ?

In order to solve the problems, it is suggested that Commerce Education may be considered for giving preferential treatment among the various vocational education systems because of its wider scope in the field of economic activities. The present study, because of the limitation of its scope, cannot go into the and depths of these details problems ing the Commerce Education. But we, nevertheless, strongly hold that a detailed probe is necessary, to lay down ms for the reconstruction of a suitable structure for commerce

education. The increase in the number of commerce schools is no solace because of various reasons, we have already discussed elsewhere. The changed situation is not because of any attractive utiliterian change in the commerce courses but because of the cyclic and psychological change in the social attitudes. It is also necessitated by the fast ~~xxxxxxx~~ technological industrial changes in our country. We are to change this rotten state of affairs as we much, we will have to ponder over this aspect of the commerce syllabi and go for drastic reforms here and now.

With the formation of united Rajasthan, various plans for educational development were introduced. The Government laid greater stress on education, and endevoured to reorient, expand, and consolidate under one plan, the schemes of education in the State, but the main problems remained unexplored, even unknown. The expansion of schools and colleges was reckless and unplanned. The Government of Rajasthan made a considerable budgetory provision for the establishment and development of such schools and colleges. The new educational schemes was to be comprehensive, all-inclusive, rational and unified. Everybody must receive education and not be merely literate. Pure fundamental research must go hand in hand with the pragmatic and functional, practical education to change the face ofthe State.

The number of Teachers' Training Colleges was only two before but now it has gone upto twenty-two with a net-work

of H.L.Cs. in the State. At the initial stage, there was no provision for imparting training in commerce subjects to teachers, but today it has gained importance every where. Still there is much to be done for the development of commerce education and the training of its teachers. The commerce teachers must have a thorough insight into and practical grasp of the subject. They must know the intricalies and intrigues of the world of commerce, trade and industry. Only then would they be able to impart the combined theory and practice of commerce to their students.

The objectives, which have been framed by the Board, do not cater to the needs of the State and a rethinking is necessary to avoid the present officialdom and officialese in education. This will give encouragement to further experimentation and innovation. So far the commerce education has remained static and thus greatest suffer among other faculties.

The commerce education remained uncared for even under the administration of teacher-Directors at school level and consequently, there is a gap and imbalance between the school and college learning in commerce. This is to be bridged up.

The Secondary Education Directorate and the Board of Secondary Education will have to do some thing substantial to improve the standard of commerce education. Our commerce syllabus, with very little modifications, is almost on the lines laid down by the All India Council for Secondary

education in 1951 and thus is anachronistic. When there is an explosion in the field of knowledge, business management and corporations are discovering newer dimensions, should we not give a new look to our syllabus ? We have discussed in details that our curriculum does not satisfy the aspirations and needs of the modern society.

The commerce students are to be provided with adequate teaching aids, good books based on better syllabus so that they may get practical knowledge in that area. All the commerce subjects should be taught in phases (complete in all respects) to make the students able to utilize their knowledge in practical life.

This study is very sketchy and needs further problem into the subject to know the actual position of commerce education in the context of our growing industrial and business economy at the earliest.

## APPENDIX - A

## TYPE - WRITING

| TOPICS | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | RAJ. | W.B. | HARYANA | KERALA | ASSAM | M.P. | ORISSA | MAH(V) | MAH.(P) |
| 1. Handwriting Work, Simple. | XI | - | - | - | - | X,XI | XI | XI | - |
| 2. Words for impro. speed. | X,XI | - | - | - | - | XI | XI | XI | - |
| 3. Typing of long Abbre.forms. | XI | - | - | - | - | X,XI | XI | XI | - |
| 4. Simple Tabulation. | X,XI | - | - | - | - | X | - | X | - |
| 5. Cleaning, Oiling & Repairing Mach. | XI | - | - | - | - | X,XI | X | XI | - |
| 6. Office Talks. | XI | XI | - | - | - | X,XI | - | XI | - |
| 7. Advertisement. | - | XI | - | - | - | X,XI | - | XI | - |
| 8. Diff.Tabulation. | - | XI | - | - | - | XI | XI | XI | - |
| 9. Typing of Diff.word & sentance. | XI | IX,XI | - | - | - | X,XI | X,XI | IX,XI | - |
| 10. Typing of office pers.&Comm.Let. | X | XI | - | - | - | - | X,XI | X | - |
| 11. Display. | - | XI | - | - | - | - | - | - | - |
| 12. Sten.Cutting & Duplicating. | - | XI | - | - | - | - | - | - | - |
| 13. Filing. | - | XI | - | - | - | - | - | - | - |
| 14. Typing of Repo. | - | XI | - | - | - | - | - | - | - |
| 15. Ribbon changing. | - | XI | - | - | - | - | - | - | - |
| 16. Machine Adj. | - | XI | - | - | - | - | - | - | - |
| 17. Cleaning the machine. | - | XI | - | - | - | X | X | - | - |
| 18. Knowledge of Typ. Material. | XI | IX,XI | - | - | - | - | - | - | - |
| 19. Statement of Key Board. | IX | IX | - | - | - | - | X | IX | - |
| 20. Typing by touch -ing Method. | IX | IX | - | - | - | - | X | IX | - |
| 21. Sixm Sentences for Fast Speed. | IX | - | - | - | - | X | X | IX | - |
| 22. Simple Index. | IX | IX | - | - | - | - | X | IX | - |
| 23. Use of Carb. | X | IX | - | - | - | - | X | X | - |
| 24. Words of Passge. | - | - | - | - | - | - | X | X | - |
| 25. Plain Copies. | - | - | - | - | - | - | - | - | - |
| 26. Envelop Address. | - | IX | - | - | - | - | - | - | - |

## APPENDIX - 2

## BANKING.

| TOPICS | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | RAJ. | W.B. | HARYANA | KERALA | ASSAM | M.P. | ORISSA | MAH(N) | MAH.(P) |
| 1. Indian Money Market. | XI | - | - | - | - | - | - | - | - |
| 2. Money Lenders | XI | - | - | - | - | - | - | - | - |
| 3. Cooperative Credit Society. | XI | - | - | - | - | - | - | - | - |
| 4. Nationalisation of Banks. | XI | - | - | - | - | - | - | - | - |
| 5. State Bank of India. | XI | - | - | - | - | -- | - | - | - |
| 6. Reserve Bank of India. | XI | - | - | - | - | - | - | - | - |
| 7. Exchange Bank. | XI | - | - | - | - | - | - | - | - |
| 8. Industrial Bank. | XI | - | - | - | - | - | - | - | - |
| 9. Commercial Banks. | XI | - | - | - | - | - | - | - | - |
| 10. History of Indian Monetary System. | XI | - | - | - | - | - | - | - | - |
| 11. Nature & Function of Banking. | - | - | - | XI | - | -- | - | - | - |
| 12. Banking Units & Finance. | - | - | - | XI | - | - | - | - | - |
| 13. Simple Bank Operations. | - | - | - | XI | - | - | - | - | - |

## APPENDIX - 3

## PRINCIPLES OF INSURANCE

| TOPICS | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | MAH(P) | HARYANA | W.B. | RAJ. | KERALA | ASSAM | ORISSA | M.P. | MAH.(N) |
| 1. Meaning of Insurance. | - | - | - | IX | - | - | - | - | - |
| 2. Types of Insurance. | - | - | IX,X | IX | - | - | - | - | - |
| 3. Fire and Marine Insurance. | - | - | IX,X | IX | - | - | - | - | - |
| 4. Types of Insurance Letters. | - | - | - | X | - | - | - | - | - |
| 5. Compensation and its payment. | - | - | IX | X | - | - | - | - | - |
| 6. Loss. | - | - | - | X | - | - | - | - | - |
| 7. Loss. | - | - | - | X | - | - | - | - | - |
| 8. Advantages & Importance. | - | - | - | IX | - | - | - | - | - |
| 9. Life Insurance. | - | - | - | IX | - | - | - | - | - |

# APPENDIX - 4

## BUSINESS METHOD

| Topics | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | HARYANA | W.B. | MAH(P) | RAJ. | KERALA | ASSAM | M.P. | ORISSA | MAH.(N) |
| 1. Official Corres. | - | - | - | XI | - | - | XI | - | - |
| 2. Proof Correction. | - | - | - | XI | - | - | - | - | - |
| 3. Market Report | - | XI | X | XI | - | X | - | - | - |
| 4. Trade Reference | - | - | - | XI | - | - | - | - | - |
| 5. Trade Organisation. | - | - | - | XI | - | - | XI | XI | XI |
| 6. Insurance | IX | - | - | XI | - | XI | XI | XI | XI |
| 7. Goods Trans. | X | X | X | IX,XI | - | XI | XI | XI | XI |
| 8. Foreign Trade | XI | XI | - | - | - | X | XI | - | XI |
| 9. Price Quotation | - | - | - | - | - | - | - | - | XI |
| 10. Salesmanship | - | - | - | - | - | - | - | - | XI |
| 11. Advertisement | X | - | - | - | - | X | - | - | XI |
| 12. Post & Telegraph | X | - | - | X | - | - | IX | XI | - |
| 13. Govt.& Comm.world | - | XI | - | - | - | - | - | - | - |
| 14. Trade Houses | X | XI | - | - | IX | - | X | - | - |
| 15. Inland Trade | - | - | - | X | - | - | X | X | X |
| 16. Bank | X | X | X | X | - | - | X | X | X |
| 17. Comm. Corres. | - | X | - | X | - | IX | X | - | XI |
| 18. Partnership | IX | X | X | - | - | - | - | X | - |
| 19. Jt.Stock Co. | IX | X | X | - | - | - | - | X | - |
| 20. Sole Trade | IX | X | X | - | - | - | - | X | - |
| 21. Office Organisa. | - | X | - | IX | - | - | - | - | - |
| 22. Office Method | X | X | - | - | - | IX | - | - | IX |
| 23. Labour Saving Equp. | - | X | - | - | - | - | - | - | - |
| 24. Business Forms | - | X | - | IX | - | - | - | - | - |
| 25. Official Books Regd. | - | X | - | - | - | - | - | - | - |
| 26. Gratuity,Bonous etc. | - | X | - | - | - | - | - | - | - |
| 27. Trading Words. | - | X | - | - | - | - | - | X | - |
| 28. Meaning & Scope of Tr. | IX | - | - | IX | - | X | - | - | -- |
| 29. B/E. | X | - | - | - | - | - | - | - | X |
| 30. Cooperation | - | - | X | - | - | - | - | - | - |
| 31. Trade Coincidence | - | - | - | - | - | - | - | X | - |

## APPENDIX - 5

## SHORT-HAND

| TOPICS | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | RAJ. | ORISSA | MAH(P) | MAH.(N) | M.P. | ASSAM | KERALA | HARYANA | W.B. |
| 1. Vowels & consonents. | IX | X | IX | IX | - | - | - | - | - |
| 2. Circle & Dash | IX | X | IX | IX | - | - | - | - | - |
| 3. Primary & Final Fig. | IX | X | - | IX | - | - | - | - | - |
| 4. Circle & Dash in Final Figures | IX | X | IX | IX | - | - | - | - | - |
| 5. Printing | IX | X | - | IX | - | - | - | - | - |
| 6. Mixed Consonents | IX | X | - | IX | - | - | - | - | - |
| 7. Middle Semi-circle | IX | - | - | IX | - | - | - | - | - |
| 8. Final Terms | IX | X | IX | IX | - | - | - | - | - |
| 9. Half & Double Rule | X | - | IX | X | - | - | - | - | - |
| 10. Pratyaya & Upsarga | X | - | - | X | - | - | - | - | - |
| 11. Summary | X | - | - | X | - | - | - | - | - |
| 12. Advance Statements | X | - | - | X | - | - | - | - | - |

## APPENDIX - 6

## COMMERCIAL GEOGRAPHY

| TOPICS | STATES | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | MAH(P) | HARYANA | W.B. | RAJ. | KERALA | ASSAM | M.P. | ORISSA | MAH.(N) |
| 1. Area | - | XI | - | IX,XI | - | - | XI | - | - |
| 2. Man.& Enviro. | - | XI | - | XI | XI | - | - | - | - |
| 3. Man.& Indus. | X | -- | - | X,XI | - | - | -- | - | - |
| 4. Climate & Vegetation | IX | -- | IX,X,XI | IX,XI | - | - | - | X,XI | - |
| 5. Agr. Corps. | IX | XI | - | XI | XI | XI | - | XI | - |
| 6. Forest wealth | IX | - | IX,X | X,XI | XI | XI | - | XI | X |
| 7. Animal Wealth | - | XI | IX,X,XI | XI | XI | - | - | - | - |
| 8. Mineral wealth | - | XI | IX,X | X,XI | XI | XI | XI | X,XI | - |
| 9. Power Resources | IX | - | IX,X,XI | X,XI | XI | - | XI | - | - |
| 10. World Big Ind. | - | - | XI | XI | - | - | - | - | - |
| 11. Transportation | - | XI | XI | XI | - | - | - | - | - |
| 12. Population | - | - | IX,X,XI | X,XI | - | - | XI | XI | - |
| 13. Prim. Indus. | IX | - | IX,X | - | - | - | XI | - | XI |
| 14. Food & other Products. | - | - | - | - | - | - | XI | - | - |
| 15. Transportation | X | - | IX,X | X | IX,X,XI | - | XI | X,XI | XI |
| 16. Foreign Trade | X | - | XI | X | - | - | X | XI | - |
| 17. Natural Div. | - | - | - | - | XI | X | - | X,XI | - |
| 18. Fish.,Dairy & Agricultural | IX | - | IX,X | IX | XI | XI | - | X | IX,X |
| 19. Ports & Ind. Business Cent. | - | - | IX,X | X | XI | - | X | X | - |
| 20. Regional Geog. | - | - | XI | - | - | - | X | - | - |
| 21. Raw Material | - | - | XI | - | - | - | - | - | - |
| 22. Practical Work | - | XI | - | - | - | - | - | - | - |
| 23. Secondary Ind. | - | - | - | - | - | - | XI | - | - |
| 24. Natural Cond. | - | - | - | IX | - | - | - | - | - |
| 25. Soil | IX | - | IX,X | IX | - | - | - | - | - |
| 26. Irrigation | IX | - | - | IX | - | - | - | - | - |
| 27. Mult.Plan | - | - | - | IX | - | - | - | - | - |
| 28. Cottage Ind. | - | - | - | X | - | - | X | - | - |
| 29. Post Indepen. Ind. Div. | - | - | - | X | - | - | - | - | - |
| 30. Inland Trade | - | - | - | X | - | - | - | - | - |
| 31. Maps | - | - | IX,X | IX | - | - | - | - | - |
| 32. Wool | - | - | - | - | - | - | - | - | X |
| 33. World Commu. | - | - | - | - | - | - | X | - | X |
| 34. Markets | X | - | - | - | - | - | X | - | - |
| 35. Geog. Envior | - | IX,X | IX,X | - | - | - | - | - | - |
| 36. Environment | - | - | IX,X | - | - | X | - | X | - |
| 37. World Geography | - | - | IX,X | - | - | - | - | - | - |

Objectives of the Course in Shorthand :-

1. To assist the students to develop skills of writing shorthand accurately and fluently.
2. To develop the faculty to make, in response to oral stimuli, a series of mental and physical response by which a legible record of spoken word is produced. Toculminate a perfect mental comprehension a rapid and perfect coordination of ear, hand and eye is to be developed.
3. To develop concentration of mind, mastery over the command of strokes usind vocabularies, with commercial governmental, and scientific terminology and phraseography
4. To develop the ability to read printed or written shorthand with ease and accuracy.
5. To develop the ability to transcribe shorthand notes into long hand and later on the typewriter without losing motion and time.
6. To help students to develop a through command over the language concerning spelling, pronunciations, punctuation capitalisations and paragraphing etc.
7. To develop habits of accuracy, neatness, initiative and dependability in Stenography.
8. To provide opportunities for students to take dictation continuously for long periods of time as is usually done in an office.
9. To develop an understanding of the place of stenography in the business world.
10. To prepare students for the jobs of stenography.

Objectives of the Course of Typewriting :-

1. To develop skill in type rapidly and accurately by touch system and also in operating the and maintaining the typewriter.
2. To develop functional understanding of type machine.
3. To develop an understanding of the forms used in office and the ability to produce them neatly and accurately.
4. To intergrate typewriting skills with knowledge in order to develop the art of display.
5. To prepare multiple copies with the aid of carbon and stencil paper.
6. To train the students to arrange tabulation work quickly and correctly on the typewriter.
7. To develop the skill of proof-reading and typing accurately from manuscripts.
8. To teach students to apply their typewriting skill to personal papers.
9. To prepare students for taking up jobs as typists.

Objectives of the Course in office Practice :-

1. To enable students to draft effective business and official letters, and handle office routine work, e.g. copying, filing indexing etc.
2. To provide them to first foundation for advance course in Secretarial Practice.
3. To develop skills in operating different labour saving devices commonly used in different business offices.
4. To equip students with a good working business vocabulary in the language concerned.
5. To enable students to write and prepare different business forms used in the routine of a business

office accurately and with style and neatness.

6. To develop among students the habit of writing a neat and food hand.

7. To help students to appreciate the direct relationship between business correspondence and good-will.

Objectives of Tracing Book-Keeping and Accountancy :-

1. To enable students to appreciate book-keeping as a logical integrated structure based upon certain fundamental principles of general applicability.

2. To develop skill of preparing simple financial statements reports etc. from given details and the abillty to interprete such statement accounts and reports.

3. To develop in students an ability to adopt known principles to new situations.

4. To provide coprehensive vocabulary of Book-keeping.

5. To give training in thinking, reasoning and analysing.

6. To develop assential habits of neatness, throughness, selfreliance, accuracy, responsibility etc.

7. To prepare students for employment as book-keepers, account clerks, record-keepers, audit clerk in various offices.

8. To prepare base for advanced studies in Accountancy.

Objectives of the Course in Elements of Commerce :-

1. To provide a broad generalknowledge of the structure and functions of commerce.

2. To enable students to appreciate the social and occupational concept of business and also its contributions to the society.

3. To form the basis of advanced studies in the subjects such as Insurance, Banking, Business Organisation etc.

4. To indicate the methods, transactions and common documents involved in business.

5. To develop an elementry understanding about commodity market reports.

6. To prepare students for suitable beginning position such as filling clerk, generaloffice assistant, despatch clerk etc.

Objectives of the Course in Commercial Geography :-

1. To develop the understanding that the resources of the world both natural and created, the climate, soil and tapegraphy affects human wants and the means of satisfying them.

2. To develop the understanding that, while man is the product of his enviornment, he also moulds and partially reshapes his environment.

3. To help students understand the relationship between economic and commercial problems and various geographical factors of different regions of the world in general and of India in particular.

4. To enable students represent geographycal data, particularly commercial by means of maps and diagrams.

5. To develop an appreciation of the growing interdependance of the peoples of the eorld in their socio-economic relationships.

6. To develop appreciation of the local,regional and world geographic influence upon the life of individuals and nations.

Objectives of Teaching Economics :-

1. To provide an elementary knowledge of modern economic arganisation and an understanding of the theoritical

processes by means of which the modern economists explain the working of that organisation.

2. To develop a broad social intelligence in Economic problems (their interrelationships and their effects upon the society).

3. To develop knowledge of the effects of individual's economic activities upon his and social welfare.

4. To develop intelligent consumer citizenship.

5. To help students appreciate the importance of maintaining proper balance between spending and saving.

6. To help them in understanding the means of raising the standard of living and of removing economic inequalities

7. To familiarise them with the means of maintaining industrial and economic progress of the nation.

8. To familiarise them with taxation system of the country and the means of increasing the national and per capita out put of wealth.

9. To help students develop the ability to think logically.

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## BOARD OF SECONDARY EDUCATION AJMER
## 1969

### Details of the Objectives Of Book-Keeping And Accountancy :-

1. To help students to understand basic terms and concepts used in Double Entry System of Book-keeping and Bahujani system of Bahikhata.
2. To enable them to understand simple rules and principles of preparing and maintaining books of accounts and financial statements.
3. To develop skills of preparing and maintaining simple financial statements, records and accounts from given details and the ability to make out meaning from such statements, to understand yhe implications of such records and accounts.
4. To develop in students the ability to adopt known principle to new Book-Keeping situation.
5. To develop essential habits of neatness, thoroughness, orderliness and accuracy.
6. To impart training in logical and analytical thinking.
7. To prepare the base for advance studies in accountancy.
8. To enable students appreciate the Book-keeping is logical intergrated structure based upon certain known principles of general applicability.
9. Facts:

A. To help students known that accounts are maintained by people in different walks of life.

B. To let them known the meaning of Book-Keeping.

C. To provide them knowledge about the needs, purposes and advantage of keeping books of accounts.

D. To let them known that there are different systems

of B.K. Such as Single Entry, Double Entry and Combined System.

B. To let them know the meaning and principles of Double Entry.

C. To let students know the advantages of keeping books on Double Entry System.

11. Terms and concepts:

A. To help students learn the following terms and concept Debtor, Creditor, Transaction, Accounts; Assets; Liabilities, Capital; proprietorship; Accountancy, Entry.

12. Understandings:

A. Book-keeping is a rational and scientific system of recording business transaction.

B. Every transaction (expressed in money) involves the receiving of value by one or more persons and giving and equivalent value by another or others.

C. Since every transaction has two aspects- receiving of value and giving an equivalent value it affects at least two accounts. Of these two affacted accounts- one gives the value and the other fecieves the value. Every account has therefore two sides-debit and credit

D. In Double Entry, the two fold effect of every transaction is recorded by debiting one account and crediting another account. It follows that the the some ofthe debit totals is equal to the sum of their credit totals on any date.

13. Facts:

A. To enable students to know the nature, place and status of the journal in the scheme of Book-keeping.

B. To help them to know the purpose which the journal

purpose and also the rules and procedure of journalising.

C. To help students known what subsidiary books are, how many they are and what is their nature and place in the scheme of Book-keeping.

D. To let them know the nature, place and status of ledger in the scheme of Book-keeping and the purpose which it serves.

E. To let them learn the principles, rules and procedure of preparing, balancing and closing accounts.

13. Concepts and terms :

Goods, Debits, Credit, Narration, Subsidiary books, Purchase books, Sales books, Purchases Returns Book, Sales Returns Book, Cash Book. Bills receivable Book, Bills payable Book and journal proper, posting, personal Real and nominal accounts. Balancing of an account, closing of accounts, Journal Folio, Ledger Folio, Balance b/d; Balance c/d, C.F.B/F, costs, Assets- Accounts, Liability Accounts, Compound entry. Trade and Cash Discount etc.

14. Understandings :

A. Every transaction which is capable of being recorded in terms of money, involves the receiving of value by one or more persons and the giving an equivalent value by another.

B. Every debit has its corresponding credit and vice versa.

C. (a) In real accounts, what comes in is debited and what goes out is credited.

(b) In normal accounts, ~~Xxxxxxxx~~ Losses are debited and Profits Credited.

(c) In Personal Accounts, Receiving Accounts are

debited and the accounts which give value are credited.

9. (A) In an asset account,

I. Increases are recorded by debits;

II. Decreases are recorded by credits.

(B) In a Liability and in capital accounts,

I. Decreases are recorded by debits;

II. Increases are recorded by credits

10. Personal and real Accounts are closed by balancing and nominal Accounts are closed by transfer to Trading or Profit and Loss Account.

11. If, in a ledger account, the debit/credit total is larger, the balance is a debit/credit balance. This balance is placed on the credit/debit side to make the two sides equal and will be again brought down/ on the debit/credit side after closing the account.

12. Facts ;

A. To help students know the meaning, nature, purpose and limitations of the Trial Balance.

B. To hel, them know its place and importance in the scheme of Book-keeping.

C. To let students learn the rules, methods and procedures of preparing the trial balance from a given data.

D. To help students know the need and importance, the nature and functions and the organisation of the Trading and Profit & Loss Accounts and the balance sheet.

E. To let them know the rules, principles and procedures for preparing, Trading Profit and Loss account

an balance sheet.

16. Concepts and Terms:

Error of omission, Error of commission, Error of principle, Compensation errors, Gross Profit, Net Profit, Direct Expences, Indirect Expences, Productive and Distributive Expences, Closing and opening Stocks, Accounting Period, Grouping and Marshalling of Assets and liabilities, Liquidity, Fixed, Floating, Liquid Fictitious Assets, Current and Fixed Liabilities. Liabilities and working & Fixed capital.

17. Understandings :

A. The Agreement of Trial Balance is not a conclusive proof of the accuracy of the books.

B. Trial Balance is not an account but just a list or a schedule of debit and credit totals or balance of all the ledger accounts of a particular period. Its debit totals/balances haveto be equal to the credit totals balances.

C. The cost of the goods sold is the value of the opening stock plus purchases (Less returns) less the value of the closing stock and hot merely the value of goods purchased.

D. The Trading Account shows gross profit if its credit side is greater then the debit. It shows gross loss if the debit side is greater then the credit.

E. The Profit and Loss Account shows a net profit or net loss if its credit or debit sides are greater than the debit or credit sides respectively.

F. Balance Sheet has no debit or credit sides in it as it is not anm account. It is a statement on a

[illegible] listing Capital and Liabilities on the business on the left side and assets on the right side according to the British practice.

B. [illegible] assets are arranged in order of their liquidability, the liabilities should then be set out in order in which they are payable, If the assets are arranged in order of their permanance the fixed liabilities should be set out against fixed assets.

[illegible]. Aims :

A. To help the students know the forms in which purchases book, sales book, R/C Book, R/T Book and journal proper are maintained.

B. To let students know the special nature of journal proper.

C. To help students to learn preparing and totalling the subsidiary books and posting entries from them to ledger accounts.

D. To let students know the reason for passing, opening closing and adjustment entries.

E. To let them know the necessity of making adjustments while preparing the Final A/Cs.

19. Terms and concepts :

Opening , closing and adjustments entries, simple adjustments, stock in trade, outstanding, expenditure, Prepaid expenditure, Accrued income, Unearned Income, Depreciation and Interest on Capital.

20. Understandings :

A. Re-emphasis on the understandings of the previous unit.

B. To develop an understanding as to the nature of the

[illegible] which are passed in General Journal proper.

C. Profit and loss account will not show correct profit or loss and the Balance Sheet the correct position unless all the losses or expenses incurred or to be incurred and gains and incomes received or to be received have not been properly attributed to the period for which the account is being prepared.

D. To know the correct amount of the profit or loss it is necessary to make such adjustments as depreciation and interest on capital.

E. In a precautionary measure, closing stock is valued at the cost price or market price, which ever is lower.

Statement of Objectives of Banking Transactions And Preparation of Cash Book :

1. Facts:

A. To let students know the rules and procedures of opening accounts in a bank.

B. To let students learn the principles and procedures of journalising banking transactions and of posting them.

C. To let them know the special nature and types of Cash Book.

D. To let them know the nature, form and purpose of petty cash book.

E. To help students know the rules and procedures of preparing and balancing all types of cash book.

F. To let them know the need and importance of preparing a bank reconciliation statement.

G. To help them know the rules, principles and procedures

[illegible] preparing the Bank reconciliation statements in proper form from given details.

[illegible] and Concepts :

Current account, Fixed Deposit account, Saving Bank account, Recurring deposits, Bank Loan, Bank Draft, Bank Over Draft, Bank charges, Petty cash book, Imprest system, Contra entry.

Principles :

A. Entering of Banking transactions in journal is not necessary when three column cash book is maintained.

B. Cash account can not have a credit balance but a bank account can have any balance.

C. The cash book is not only a subsidiary book but also a principle book of account. It is not therefore necessary to open cash account and Bank account.

D. Discount column in a cash book do not represent discount account.

Facts:

A. To let students know in detail about the Bill of Exchange, its contents, parties to it and its functions and importance to the business men.

B. To let them know as to how a bill is written, accepted, endorsed, discounted, retired and renewed and which are the main parties and important functionaries involved in the processes.

C. To let students learn the rules and procedures of entering transactions pertaining to drawing, accepting discounting, dishonouring, endorsing, retiring and renewing the bill of exchange in the journals of various parties to it.

- To let them learn the conditions under which accommodation bills are drawn and accepted.
- To let them learn the rules and procedure of preparing B/R and B/P Books and their positions.

Terms and Concepts:

B/P, B/R, Maturity, Consideration; Drawer, Drawee, Payee, Holder of the bill, Acceptance of a Bill Endorsement of a Bill, Discounting of a Bill, Retirement of a Bill under rebate, Renewal of a Bill, Dishonour of a Bill, Notary Public, Noting Charges, Days of grace, Accommodation bills.

4. Understandings :

A. Re-inforcement of all the understandings which are related to the principles of double entry system and rules of journalising.

B. While a bill payable (B/P) is an acknowledgement of the debt and payment to be made to the other and as is liability on the business concern, a Bill receivable (B/R) is an acknowledgement which the business receives from the other party and as such is treated as assets.

C. Accommodation bills are not trade bills but entries in regards to them are made on those very principles which are followed in accounting trade bills.

Objectives Of The Elementry Knowledge Of Mahajani System Of Book-Keeping :

1. Facts:

A. To provide students the knowledge of the practices procedures and rules of keeping books as per Mahajani syatem of Bahikhata.

B. To let the students know the status of Mahajani

system in the Indian trade and Commerce.

C. To let students know the basic book under the system and rules and procedures of recording and maintenance.

D. To let students know the preparation of Kachha Ankra, Nafa Nuksan Khata and Pacca Ankara.

Concepts and terms :

Rojmarchi; Jama, Nama; Khata; Kachi Rokar; Pakki Rokar Sira; Peta; Khata Bahi; Ankara; Hani labh Khata; Khatoni; Mal Bahi; Rokar Bahi; Nakal Bahi; Name Nakal ane Jama Nakal Bahi, Khudra Bahi, Takada Bahi.

Understandings :

A. Understanding of the similarities and differences between the Mahajani System and English system of Book-keeping.

B. Understanding of the fact that the Mahajani system is as scientific and rational as the English Double Entry system is.

Teaching of Commerce and Office Practice- General Objectives :-

1. A. To provide a broad general knowledge of the structure and functions of Commerce.

B. To help students know basic and important Commercial documents used and procedure followed in business.

C. To form the basis of advanced studies in courses like Insurance, Advertisement, salesmanship, Business Organisation etc.

D. To help students prepare themselves, after some further training for suitable beginning, posities, in business and Government Officers.

E. To make students understand that service motives should be as potent as profit motive in any successful commercial venture.

F. To develop some important personalities traits, like honesty, accuracy, neatness and rational and logical thinking etc.

G. To enable students to appreciate the social and occupational concepts of business and also its contributions to the society.

Facts :

To let students know meaning and scope, evolution and importance of Commerce.

Concepts and Terms :

Trade, Industry.

Understandings :

A. There is a direct relationship between growth of commerce and growth of civilization began, They both go together.

B. Commerce is caused by inequal distribution of the natural and physical endowment, diversity in the nature of needs and standard of life.

C. Commercial contect are socially useful and culturally desirable.

D. Commerce is a wider term than trade. Whereas trade includes actual purchases and sale of goods and services, Commerce includes other related aspects of purchases and sales.

Facts:

A. Knowledge of issues (factors) which a business man considers before entering into new business.

B. Knowledge of the essential qualities of a successful business man.

C. To let students know: importance, organisation, functions and daily routine of a business office.

D. To let students know method of copying and duplicating

letters.

3. To let students know: filing and various methods of filing.

4. To let students know : Indexing and its Kind.

5. Introduction of various labour saving appliances that are generally in use in business offices, with short discription of their use and functioning.

Words and Terms :

1. Risk, Business ability.

2. Stocking, Flat / vertical filing, Guide Card Absent Tab, Vowel, Visible, Alphabetical and Card Index, Cross Reference, Coping Duplicating.

3. Various Labour saving devices.

Understanding :

1. For any successful business venture much thought, extensive planning, vigorous action and perseverence required.

2. Success in a business is not a question of just chance of favourable circumstancial factors alone. It requires on the part of the businessman, knowledge and understanding of the business world in general and of that sector in perticular in which he deals with.

3. Efficient organisation of the business office and success in the business have direct relationship.

4. Convenient, safe, healthy and Central location of office as also proper equipment with regard to furniture, stationary and varios labour saving devices etc. to add to the efficiency of the office.

5. Filing and Indexing methods should be such which suit to the business most.

6. Filing is most essential in order to keep letters

safe and readily available so that proper record is maintained.

6. Smaller the business and smaller the correspondence smaller or simpler will be the method of filing, indexing and copying vice-versa.

7. Some labour saving appliances are such which are useful and essential in every office whether big or small. Some of the expensive appliances should be provided in the office only if the work of the office needs them.

8. Understanding the functioning of some essential labour appliances .

Aim :

1. To provide latest information regarding the following inland services offered by the post and telegraph office :-

   a) Carriage of mails.

   b) Rapid means of communication.

   c) Remittance of Money.

   d) Saving Bank Account and allied services.

2. To let students know the utility of telephone.

3. To let them know the postal charges on various items sent with in the country through post office.

Terms and Concepts :

Parcel, V.P.P., Registration, Book and Pattern Packets, Insurance, Certificate of posting, Express delivery, Bonus remente, Window delivery, Late fee, Registered Green Paper Packets, Identity Cards, Recall of Post Articles, Post Box and Bags, Telegram, T.M.O., Phonogram, Code and Cypher telegrams, Postal Orders and Money Orders, Post Office Saving Banks, National Saving

Certificates, National Plan Certificates, National Defence Certificates, C.T.D., D.L.O., Business Reply Cards and Envelopes, Trunk Calls and P.P.Calls.

Understandings:

A. As means oc communication are public utility services they are essentially managed, controlled and organised by the Government of the country.

B. Higher the degree of safety, promptness and secrecy needed for any message or communication more expensive will be the means of communication.

C. As these services are undertaken by the Government through post offices their charges are uniform throughout the country irrespective of distance.

D. As all post offices belong to the Govt. not more than one account can be opened in one name, and rules and regulations regarding these accounts are the same throughout the country.

[illegible] TOC.- General Objectives:-

Facts:

A. To let the students know the different means of transportation of goods.

B. To let the students know about the methods of dispatching goods by rail and road, and to let them know the various forms used therein.

Concept and Terms:

Forwarding or consignment Notes, R/R, Carrier's Risk and Owner's Risk, Marketing, Indemnity Bond, Demurrage.

Understanding:

A. Transport gives time and place utility to goods. It is indispensable for the assembling and disposal of raw material and goods.

B. Transport provides the growth and distribution of

wealth, develops distant markets of the world, encourages specialisation and division of labour and helps in making better use of labour and capital.

C. The growth of commerce mainly depends upon the growth of means of transportation of goods.

D. Selecting the proper means of transport in relation to quantity, value, distance, safty, and urgency.

1. [illegible] OBJECTIVES :-

A. To let students know meaning, functions, and kinds of banks.

B. To let them know them various bank accounts and the procedures followed for their opening and operation.

C. To provide Knowledge about cheque, its endorsement crossing and dishonour.

D. To,let them know the meaning,kinds negotiability, endorsement and dishonour of Bill of Exchange and parties to a B/E.

E. To provide them knowledge about P/N, Hundi, Bank Draft and telegraphic Transfers.

2. Terms and Concepts :

Bank, Bank Draft, Over Draft, Negotiable Instrument, Letter of credit, Current and Fixed Account, Saving Bank Account, Recurring Deposit Scheme Deposits, Holder Holder in due course, Cheques Payee, Endorsement, Crossing, Not negotiable, Dishonour of a cheque, B/E, oting and Protesting, Holder for value, B/E, P/N, D/H Hundi,T.T. Marked Cheque, Post dated and Antidated chequ Stale Cheques, M.T. Travellers cheque.

3. Understandings :

A. Banks pool money from public through various types of deposits and arrange to make that money available

to meet the requirements of business and industry.

E. In modern times, commercial transactions are mostly on credit. Banks create credit and hence develop commerce.

G. As different types of business and industries need loans and advances on different terms and condition, Banks of different types have been established.

H. In order ro regulate and control xthe activities of all the banks there is need of a very strong bank, the Central Bank which would act as bankers bank and bankers to the Government.

I. In order to pool money, banks provide opportunities to people placed in different situations. to deposit their spare money with the bank. Accordingly deposits in bank take four forms,viz. fixed deposit,Account, Current Account, Saving Bank Account, and Home Safe Account.

F. Rates of interests allowed by bank differ from one type of deposit to another. Larger the duration of time for which money is deposited greater will be the rate of interest.

G. While writing a bill of exchange words 'value received are added because one can not compel the drawee to make payment of money to any drawer unlessthe drawee owes that much amount to him. In cheque these words are not at all necessary because drawing of a cheque presuppose that bank owes to the customer (depositor) and therefore there is no need of acceptance by bank as is the case in the B/E.

SE (D) RESPONDANCE- General Objectives :-

Facts :

2. To let students know the essential qualities and parts of a business letter.
3. To let them know the importance of various types of letters for a business.

Terms and Concepts:

Business letters, Inquiry& letter of Quotation, Order and Advice and Circular Letter.

Understandings :

1. Those letters which are written in a force full & lengage and style which give expression to courtesy and realism and which are precise and yet fully explanatory, carry weight with them.
2. Style and system or writing business letters do and should under go change from time to time so that the interest in reading it is properly maintained.

[illegible]- SOCIAL STUDIES:-

1. To let students know about the organisation function, kinds and services and wholesale and retails Trade.
2. To let them know important mercantile agents and middle men and their functions.
3. To give them the knowledge about the course of a business transaction, about the terms and conditions of purchase and sale in short about the methods of making payment.
4. To let them know various correspondences under taken and procedures in this regard followed in connection with Home trade.

TYPEWRITING IN HINDI- OBJECTIVES :-

1. To develop skill in typing rapidly and accurately by touch system and also in operating and maintaining the typewriter.
2. To develop functional understandingsof the various parts

o. typing machine.

. To develop the understanding of the forms used in office and the ability to produce them neatly, accurately and quickly.

. To prepare multiple copies with the aid of carbon and stencil paper.

. To train thestudents to arrange tabulation work quickly and correctely on the typewriter.

. To develop the ability of good proof reading and correcting errors neatly ( on typed paper and stencil).

. To develop the basic knowledge of correct language and acceptable typographycal usage relative to typ- written material.

. To develop the skill of typing accurately from clear manuscripts (up to ½ speed of 15 words in hindi).

. To prepare students for taking up jobs as typist, ability to type continuously for a few hours.

TYPING IN ENGLISH - OBJECTIVES :-

1. To develop skill in typing rapidly and accurately and also in operating and maintaining the Typewriter.

. To develop functional understanding of various parts of typing machine.

. To develop an understanding of the forms used in office and the abilityto produce them neatly and accurately and quickly.

4. To prepare multiple copies with the aid of carbon paper and stencil.

. To train the students to arrange tabulation work quickly and correctly on the typewriter.

. To develop the ability of good proof reading and correcting error ( on typed and stencil papers).

To develop basic knowledge as to correct and [illegible] typographical usage relative to type[illegible] material.

To develop the skill of typing accurately from clear manuscripts (upto speed of 20 words in english)

To prepare students for taking up jobs as typists [illegible] ability to type continuously for a few hours.

(1) / BASIC SHORTHAND- OBJECTIVES :-

To help students develop skills of writing in short hand accurately and fluently the speaches and lectures delivered or dictation given.

To develop in students the ability to read printed or written shorthand with ease and accuracy.

To develop in students the ability to transcribe short hand notes into long hand and later on the typewriter without loosing motion and time.

To develop concentration of mind, mastry over the comand of strokes using vocabularis with commercial, Governmental and scientific technology and phraseography.

To develop skill in automatization of the commenly used words and phrases and language concerning (regarding or relating to) spelling pronounciations, punctuations capitalizations and paragraphing ect.

To develop habits of accuracy, neatness, initiative and depeusbility in stenography.

To provide opportunities for students to take dictation continuously.

(2) / BASICS OF ECONOMICS AND COMMERCIAL GEOGRAPHY- Objectives:-

To develop in the students an understandings of the economic envirnment and economics interdependents between men and men and between one country and another.

To enable the students to understand the economic activity in the lief of man and society.
To enable the students to understand the individual, local and national economic problems and to find their solutions.
To make the students grasp the need of developing economy with reference to India.
To enable the students to have a clear understanding of the basic economic concepts, terms, principles and laws.
To develop skill in reading maps, charts etc. and interpretation of statistical data and location of places of economic importance on the map.
To develop the ability to carry out the surveys ( production, cattle wealth, mineral resources, family budgets etc.) of his locality in order to understand economic problems.
To strive for increase in protective efficiency through the application of science and technology.
To develop interest in visiting places of economic importance as agricultural farms, industrial areas, projects, (irrigation and power ) and factories etc.
To develop interest in collecting specimens of minerals soils, cuttings from journals of economic value etc.
To develop an attitude of cooperation and promoting local and national economic activities.
To build of an attitude of respect for national wealth so as to preserve it and avoid its wastage.
To value hard and intellegent personal work and cooperation with others for the creation of an economic order in which an efficient standard of living is

resources for all .

1. To acquaint students with terms, concepts, principles and generalisation used in Economics and Commercial Geography.

ii. To develop the understanding that the resources of the country, both natural and created, the climate, the soil and the topography affects human wants and the means of satisfying them.

iii. To develop the understanding that while man is the product of his environment, he mould and partially [illegible] his environment.

iv. To let students know various resources both natural and created, available in the country, their present [illegible] the efforts which are being made by the country to utilise them for economic development of the country.

v. To enable students to represent geographical data particularly commercial by means of maps, sketches and graphs and to enable them to interpret such maps, sketches and diagrams.

vi. To develop an appreciation of the local and regional influence upon the life of individual and nation .

vii. To develop an attitude of logical and national thinking.

viii. To develop an appreciation of the growing interdependence of the peoples of the world in their socio-economic relationship.

ix. To develop some essential personality traits like neatness, orderliness, exactness, thoroughness etc.

22. Concepts:

Economic activities, stages of Economic Development, Goods, Utility, Wealth, National and individual wealth,

Value, price, commodity, Economics, Economy, consumption production, exchange, Distribution.

Wants and their characteristics.

Concepts of Utility-Law of Diminishing Utility. Concepts of Marginal and Total Utility Consumer surplus.

Family budget and Engel's law of consumption.

Concepts :-

Wants, Necessaries, Comforts, Luxuries, Utility, Law of Diminishing Utility; Total Utility, Marginal Utility Consumers surplus, Family Budget, Engel's law of consumption.

Concepts :-

Production factors, Agents of Production, Land Labour, Capital Organisation, Business management and Enterprise Factors of Production, Labour, Efficiency of Labour, Mobility of Labour, Labour force, Division of Labour, specialisation, Large scale form of production, External and internal economies, small scale production, Localisation of industries.

Exchange :-

Concepts:

Exchange, Barter, Market, Demand, and supply, Laws of demand and supply, Demand and Supply Schedules.

Understandings :-

A. Production is either for direct consumption or for market.

B. Both buyers and sellers of a commodity gain in an act of voluntary exchange.

C. Price is the exchange value of anything expressed in terms of money.

D. How the real income of a consumer rises. Prices

[illegible] Lower prices mean higher real income [illegible] -vice-versa.

. [illegible]d for a thing is elastic when the total [illegible] increases with each decrease in price.

[illegible] when the total receipts decrease with [illegible] decrease in price.

[illegible] of resources compel choices. We can enjoy [illegible] thing only by denying ourselves of other goods. [illegible], consumers decisions create demand schedule.

[illegible] competition, with many producers, there [illegible] price competition supplemented by competition [illegible] by style and service.

[illegible]:-

[illegible] Distribution, Rent, Wages, Real and Nominal Price Work, [illegible]; Net and Gross. Gross and Net Profit. [illegible] Profit.